

Tawaroq Corporate Islamic Financing User Guide
Oracle FLEXCUBE Universal Banking

Release 14.1.0.0.0

Part No. E94300-01

May 2018

Tawaroq Corporate Islamic Financing User Guide
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1. Preface

1.1 Introduction

This manual is designed to help you quickly get acquainted with the workflow of *Tawaroog* Corporate Islamic Financing, maintaining the prospect details, and other features supported in Oracle FLEXCUBE.

1.2 Audience

This manual is intended for the following Users/User Roles:

1.3 Documentation Accessibility

| Role | Function |
|----------------------------|--|
| Relationship Manager | Collects applications and initiates the Islamic Financing requirements of the customer. |
| Document Support Team | Follow up on documents not received. The collected documents will be scanned and uploaded along with application. |
| Credit Analyst | Verifies the basic information of the deal and update missing details. Prepares basic analysis, which is submitted for further processing |
| Underwriter | Reviews the analysis prepared by the Credit Analyst and qualify for further processing. Evaluates the application on various risk and credit parameters. |
| Legal Team | Performance of legal and regulatory compliance. |
| Collateral Evaluation Team | Evaluates the collaterals attached along with the application. |
| Credit Admin | Decides whether to support the application based on initial credit write up and process the application further. |
| Process Admin | Reprocess the CI contract creation in case of exceptions |

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.4 Acronyms and Abbreviations

The following are some of the acronyms and abbreviations you are likely to find in the manual:

| Abbreviation | Description |
|--------------|--|
| FCUBS | Oracle FLEXCUBE Universal Banking Solution |
| UI | User Interface |
| BPEL | Business Process Execution Language |

| | |
|------|-------------------------------------|
| BPMN | Business Process Model and Notation |
| BIP | Business Intelligence Publisher |

1.5 Organization

This manual is organized as follows:

| Chapter | Description |
|------------------|--|
| Chapter 1 | <i>Preface</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual |
| Chapter 2 | <i>Corporate Islamic Financing</i> describes about the available options and stages involved in Corporate Islamic Financing. |
| Chapter 4 | <i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation. |

1.6 Related Documents

- The Procedures User Manual
- The Products User Manual
- The Retail Lending User Manual

1.7 Glossary of Icons

This User Manual may refer to all or some of the following icons.

| Icons | Function |
|-------|-------------|
| | Exit |
| | Add row |
| | Delete row |
| | Option List |

2. *Tawaroq Corporate Islamic Financing*

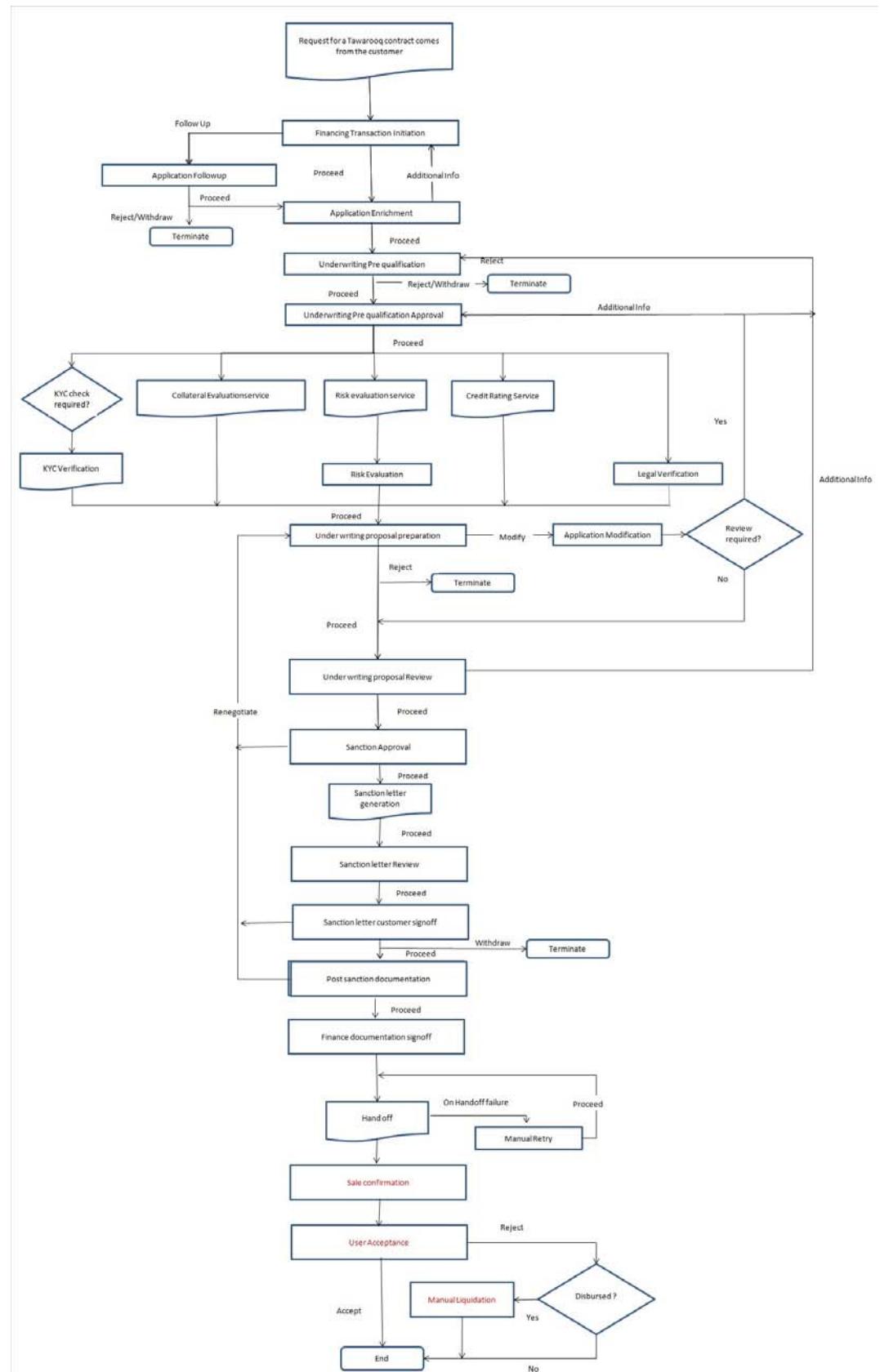
Oracle FLEXCUBE facilitates Corporate Islamic Financing through a process flow. An agreement is reached between the bank and the customer for buying a commodity required by a customer and the dealer selling the same on behalf of the customer at the request of the bank. Bank acts as agent between the dealer and the customer. The Profit is decided upfront during contract booking. The dealer will be paid the amount of the asset by the bank on behalf of the customer. The dealer sells the same asset and sale proceeds can be debited from the dealer account.

This chapter contains the following topics:

- [Section 2.1, "Process Flow Diagram"](#)
- [Section 2.2, "Process Matrix"](#)
- [Section 2.3, "Stages in Corporate Islamic Financing Process Flow"](#)
- [Section 2.4, "Corporate Islamic Financing Application Details"](#)
- [Section 2.5, "Manual Liquidation"](#)

2.1 Process Flow Diagram

The process flow diagram given below illustrates the activities carried out during various stages of Corporate Islamic Financing.



2.2 Process Matrix

The process matrix given below lists out the different stages, condition to move to next stage, target stage and remarks for each condition

| Sl. No | Source stage | Rules / Conditions for the flow Movement | Target stage | Remarks |
|--------|----------------------------------|--|---|---|
| 1 | Financing transaction initiation | outcome = "PROCEED" | Application Enrichment | Instance is moved to 'Application Enrichment' stage, when the user selects the outcome "PROCEED" and saves the task. |
| | | outcome = "FOLLOW UP" | Application Follow up | Instance is moved to 'Application Follow up' stage, when the user selects the outcome "FOLLOW UP" and saves the task. |
| 2 | Application Follow up | outcome = "PROCEED" | Application Enrichment | Instance is moved to 'Application Enrichment' stage, when the user selects the outcome "PROCEED" and saves the task. |
| | | outcome = "REJECT" | Terminate | Instance will be terminated when the user selects the outcome "REJECT" and saves the task. |
| 3 | Application Enrichment | outcome = "PROCEED" | Underwriting Pre-qualification | Instance is moved to 'Underwriting Pre-qualification' stage, when the user selects the outcome "PROCEED" and saves the task. |
| | | outcome = "RETURN" | Financing transaction initiation | Instance is moved to 'Financing transaction initiation' stage, when the user selects the outcome "RETURN" and saves the task. |
| 4 | Underwriting Pre-qualification | outcome = "PROCEED" | Underwriting Pre-qualification Approval | Instance is moved to 'Underwriting Pre-qualification Approval' stage, when the user selects the outcome "PROCEED" and saves the task. |
| | | outcome = "REJECT" | Terminate | Instance will be terminated when the user selects the outcome "REJECT" and saves the task. |

| | | | | |
|---|---|---|---|--|
| 5 | Underwriting Pre-qualification Approval | outcome = "PROCEED" and if Risk evaluation is required | Risk evaluation | Instance is moved to 'Risk evaluation' stage, when the user selects the outcome "PROCEED" and saves the task. |
| | | outcome = "PROCEED" and if Legal Verification is required | Legal Verification | Instance is moved to 'Legal Verification' stage, when the user selects the outcome "PROCEED" and saves the task. |
| | | outcome = "PROCEED" and if KYC verification is required | Invoke KYC Verification service call | KYC verification service call will be invoked when the user selects the outcome "PROCEED" and saves the task. |
| | | outcome = "PROCEED" and if Collateral evaluation is required | Invoke Collateral evaluation service call | Invoke the Collateral evaluation service call and move to collateral evaluation stage, when the user selects the outcome "PROCEED" and saves the task. |
| | | outcome = "PROCEED" and if Risk evaluation, collateral evaluation, KYC verification and Legal Verification are not required | Underwriting Proposal preparation | Instance is moved to 'Underwriting Proposal preparation' stage, when the user selects the outcome "PROCEED" and saves the task. |
| | | outcome = "RETURN" | Underwriting Pre-qualification | Instance is moved to 'Underwriting Pre-qualification' stage, when the user selects the outcome "RETURN" and saves the task. |
| 6 | Risk Evaluation | outcome = "PROCEED" | Underwriting proposal preparation | Instance is moved to 'Underwriting proposal preparation' stage, when the user selects the outcome "PROCEED" and saves the task. |
| 7 | Legal Verification | outcome = "PROCEED" | Underwriting proposal preparation | Instance is moved to 'Underwriting proposal preparation' stage, when the user selects the outcome "PROCEED" and saves the task. |

| | | | | |
|----|-----------------------------------|-----------------------------|---|---|
| 8 | Credit analysis | outcome = "PROCEED" | Underwriting proposal preparation | Instance is moved to 'Underwriting proposal preparation' stage, when the user selects the outcome "PROCEED" and saves the task. |
| 9 | Collateral Evaluation | outcome = "PROCEED" | Underwriting proposal preparation | Instance is moved to 'Underwriting proposal preparation' stage, when the user selects the outcome "PROCEED" and saves the task. |
| 10 | Underwriting Proposal Preparation | outcome = "PROCEED" | Underwriting Proposal Review | Instance is moved to 'Underwriting proposal Review' stage, when the user selects the outcome "PROCEED" and saves the task. |
| | | outcome = "ADDITIONAL INFO" | Application Modification | Instance is moved to 'Application Modification' stage, when the user selects the outcome "ADDITIONAL INFO" and saves the task. |
| | | outcome = "REJECT" | Terminate | Instance will be terminated when the user selects the outcome "REJECT" and saves the task. |
| 11 | Application Modification | outcome = "PROCEED" | Underwriting Proposal Review | Instance is moved to 'Underwriting proposal Review' stage, when the user selects the outcome "PROCEED" and saves the task. |
| | | outcome = "REVIEW" | Underwriting Pre-qualification approval | Instance is moved to 'Underwriting Pre-qualification approval' stage, when the user selects the outcome "PROCEED" and saves the task. |
| 12 | Underwriting proposal Review | outcome = "PROCEED" | Sanction Approval | Instance is moved to 'Sanction Approval' stage, when the user selects the outcome "PROCEED" and saves the task. |
| | | outcome = "RETURN" | Underwriting proposal Preparation | Instance is moved to 'Underwriting Proposal preparation' stage, when the user selects the outcome "RETURN" and saves the task. |
| | | outcome = "REVIEW" | Underwriting Pre-qualification | Instance is moved to 'Underwriting Pre-Qualification' stage, when the user selects the outcome "REVIEW" and saves the task. |

| | | | | |
|----|------------------------------------|-----------------------------|------------------------------------|---|
| 13 | Sanction Approval | outcome = "PROCEED" | Sanction Letter Review | Instance is moved to 'Sanction Letter Review' stage, when the user selects the outcome "PROCEED" and saves the task. |
| | | outcome = "RETURN" | Underwriting Proposal Preparation | Instance is moved to 'Underwriting proposal Preparation' stage, when the user selects the outcome "RETURN" and saves the task. |
| 14 | Sanction letter Review | outcome = "PROCEED" | Sanction Letter Customer signoff | Instance is moved to 'Sanction Letter Customer signoff' stage, when the user selects the outcome "PROCEED" and saves the task. |
| 15 | Sanction Letter Customer Signoff | outcome = "PROCEED" | Documentations and TC verification | Instance is moved to 'Documentations and TC verification' stage, when the user selects the outcome "PROCEED" and saves the task. |
| | | outcome = "WITHDRAW" | Terminate | Instance will be terminated when the user selects the outcome "WITHDRAW" and saves the task. |
| | | outcome = "RENEGOTIATE" | Underwriting Proposal Preparation | Instance is moved to 'Underwriting Proposal Preparation' stage, when the user selects the outcome "RENEGOTIATE" and saves the task. |
| 16 | Documentations and TC verification | outcome = "PROCEED" | Handoff | Instance is moved to 'Handoff' stage, when the user selects the outcome "PROCEED" and saves the task. |
| | | outcome = "FOLLOW UP" | Documentation Follow Up | Instance is moved to 'Documentation Follow Up' stage, when the user selects the outcome "FOLLOW UP" and saves the task. |
| | | outcome = "ADDITIONAL_INFO" | Underwriting Proposal preparation | Instance is moved to 'Underwriting Proposal Preparation' stage, when the user selects the outcome "ADDITIONAL_INFO" and saves the task. |
| 17 | Documentation follow up | outcome = "PROCEED" | Documentation & TC verification | Instance is moved to 'Documentations and TC verification' stage, when the user selects the outcome "PROCEED" and saves the task. |

| | | | | |
|----|---------------------|---|---------------------|---|
| 18 | Manual Retry | outcome = "PROCEED" | Hand-off | Details will be hand off to CI core when the user selects the outcome "PROCEED" and saves the task. |
| 19 | Hand-off | Successful completion of Hand off and final documentation is not required | Sale Confirmation | Instance is moved to 'Sale Confirmation' stage, when the user selects the outcome "PROCEED" and saves the task. |
| 20 | Hand-off | Successful completion of Hand off and final documentation is required | Final Documentation | Instance is moved to 'Final documentation' stage, when the user selects the outcome "PROCEED" and saves the task. |
| 21 | Final Documentation | outcome = "PROCEED" | Sale Confirmation | Instance is moved to 'Sale Confirmation' stage, when the user selects the outcome "PROCEED" and saves the task. |
| 22 | Sale Confirmation | outcome = "PROCEED" | User Acceptance | Instance is moved to 'User Acceptance' stage, when the user selects the outcome "PROCEED" and saves the task. |
| 23 | User Acceptance | outcome = "ACCEPT" | END | Task will be changed to completed status and it will not be available for further movement |
| | | outcome = "REJECT" and Disbursed is 'YES' | Manual Liquidation | Instance is moved to 'Manual Liquidation' stage, when the user selects the outcome "REJECT" and saves the task. |
| | | outcome = "REJECT" and Disbursed is 'NO' | END | Task will be changed to completed status and it will not be available for further movement |
| 24 | Manual Liquidation | outcome = "PROCEED" | END | Task will be changed to completed status and it will not be available for further movement |

Acquiring a Stage

To acquire a stage, you need to go to the 'Task' menu and select 'Assigned' under 'Standard' option.

| Workflow Reference | Transaction Reference | Title | Assignee Group | Assignee Users | Customer Name | Comments | Amount | Creation Date (FromTo) | Priority | RM ID | Channel |
|---------------------|-----------------------|------------------------------------|----------------|----------------|---------------|----------|--------|------------------------|----------|--------|---------|
| CRPPProcess3154 | | Credit appraisal enrichment | ALLROLES-001 | | | | | 2014-11-25 10:34:19 | Low | | IST |
| CRPPProcess3147 | | Credit appraisal application entry | ALLROLES-000 | | | | | 2014-11-25 10:01:51 | Low | | IST |
| BPELLimitReview3142 | | Credit Decision Task | ALLROLES-000 | | SANGITA | | | 2014-11-24 17:27:39 | Low | | IST |
| COLLATProcess3133C1 | | External Check | ALLROLES-000 | | | | | 2014-11-24 16:55:36 | Low | | IST |
| COLLATProcess3074C1 | | Review | ALLROLES-000 | | | | | 2014-11-24 16:37:16 | Low | | IST |
| BPELCRPPProcess3130 | | Customer acceptance | ALLROLES-000 | | | | | 2014-11-24 16:10:22 | Low | 123123 | IST |

You can acquire a task by performing the following tasks:

1. Search for the application from the Quick search / Standard search options (or) look for the application in the assigned Queue.
2. Select the task and click on Acquire button.

All tasks that have been successfully completed are listed in the right side of the screen. Select the check box against your 'Workflow Ref No' and click 'Acquire' button at the top of the screen to acquire the next stage of the task.

The system displays the message as 'Acquire Successful' on successful acquisition of the task.

Click 'Ok' to proceed to the next stage. To select the acquired task for the next stage, select 'Acquired' under 'Standard' option in the 'Task' menu. All the tasks that have been successfully acquired are displayed in the right side of the screen. Search for your workflow reference number and click the 'Workflow Ref No' to open the required screen.

2.3 Stages in Corporate Islamic Financing Process Flow

Tawaroq process flow uses Oracle BPEL framework with multiple human tasks for workflow stages. The capture and enrichment of information in multiple steps can be dynamically assigned to different user roles, so that multiple users can take part in the transaction. Oracle Business rules are used for dynamic creation of multiple approval stages.

Following are the stages involved in Tawaroq Corporate Islamic Financing:

Step 1. Financing Transaction Initiation

In the application entry stage, you can initiate the Tawaroq contract and capture the requested details. The system populates the applicants details maintained. You can capture the purchase details of the asset in the Purchase Details tab. Click 'Multiple Asset' button to enter the details about the asset. You can pull Lead data and simulate application details. You can attach interactions to the application and upload the documents maintained for this stage.

Step 2. Application Follow-up

At this stage, you can upload the documents collected from the applicant and follow up if necessary documents are not submitted by the applicant. The Document Support team verifies and uploads the documents which are provided by the customer. The system does not allow modification of any other data in this stage. The collected documents are scanned and uploaded along with application.

Step 3. Application Enrichment

At this stage, the application is enriched with the details like Director Details, Financial Details, Linkages, and so on. The user can modify the customer details, if required. In this stage, the user can enter the asset details and multiple asset details. The system validates duplication of applications and applicants for CIF, CASA, Collaterals, Facilities, Cheque Book validation during SAVE operation.

Step 4. Underwriting Pre-Qualification

In this stage, the Credit Admin retrieves the documents and reviews it. Financial statements are put in a standard template and basic analysis is done including bank policy Islamic financing norms compliance checks. Details such as Terms and Conditions, Deviations, Summary, Comments, Documents can be captured in this stage.

You can view the details of the property like 'End Of Construction Date'.

Step 5. Underwriting Pre-Qualification Approval

At this stage, underwriter reviews the basic analysis done by the credit along with the application and supporting documents. Underwriter will decide whether to proceed with the deal or not based on the given information. The system allows modification of initial credit analysis done.

The underwriter evaluates the financial documents and project details provided by the customer and prepares the initial credit write up in this stage that includes standard set of terms and conditions. This credit write up is submitted to the credit admin for review and support. The system does not allow modification of customer data and other data provided in the previous stages.

Step 6. Risk Evaluation

At this stage, the user can evaluate the risk associated with the applicant and the application. The user can capture the risk based on credit scores and credit ratios. The user can perform horizontal and vertical analysis. The system does not allow modification of customer data and other data provided in the previous stages.

Step 7. Legal Opinion

At this stage, any legal constraints associated with the applicant and the finance application are evaluated. The system does not allow modification of customer data and other data provided in the previous stages.

Step 8. Credit Analysis

In this stage, the Underwriter evaluates the financial documents and project details provided by the customer. The underwriter prepares the initial credit write up in this stage that includes standard set of terms and conditions. This credit write up is submitted to the credit admin for review and support. The system does not allow modification of customer data and other data provided in the previous stages.

Step 9. Collateral Evaluation

At this stage, the collaterals submitted for the finance application are evaluated. After evaluation the details are passed on to the underwriter. In case, if the collateral is new, then Collateral Creation process flow is initiated. The system does not allow modification of customer data and requested details in this stage.

Step 10. Underwriting Proposal Preparation

At this stage, the credit admin evaluates the application based on the inputs from the previous stages. The credit admin will review the initial credit write up and decides to support or reject the application. The credit admin will also have the option to send the application to underwriter for revision. The underwriter arrives at the interest rate, tenor and the charges, based on the evaluation of the application with details and analysis performed so far. The Underwriter prepares the final credit recommendation summary that will include all aspects of the deal like borrower details, finance details, underwriting details, pricing, justification for recommendation and final term sheet.

Step 11. Underwriting Proposal Review

At this stage, the Credit Admin reviews the credit recommendation summary. If there is any error, then the credit admin routes the application back to underwriter for rectification. The system does not allow any modification of details in this stage by the credit admin.

Step 12. Application Modification

At this stage, the user modifies the application details as per the underwriter review comments. The user interacts with the customer, in case of additional documents which are required for further processing as mentioned by the reviewer. In case of any additional approval, the modified application is sent back to underwriter for pre-qualification approval.

Step 13. Sanction Approval

At this stage, the Credit Admin approves or rejects the application based on the credit recommendation summary. The Credit Admin can add comments justifying the sanction. The system does not allow modification of data provided in earlier stages. The system generates the sanction letter for approval or regret letter for rejection as the case may be and send it to the account manager.

Step 14. Sanction Letter Review

At this stage, the account manager reviews the sanction letter or regret letter and sends it to the borrower.

Step 15. Customer Sign-off

At this stage, the customer signs off the sanction letter acknowledging the terms mentioned therein. The document support team receives the signed copy of the sanction letter and uploads the same on to the system. If the borrower rejects the sanction, the application is terminated in this stage. The system does not allow modification of data provided in earlier stages.

Step 16. Documentation and TC Verification

At this stage, the finance documentation team prepares the finance documents for execution by the borrower. Once the documents are ready, it is sent to the borrower for sign off. The details entered in earlier stages cannot be modified.

Step 17. Documentation Follow Up

At this stage, a follow up is done on the mandatory documents, which are yet to be collected from the customer or the borrower. Once the documents are received, it is sent to the borrower for sign off. The details entered in earlier stages cannot be modified.

Step 18. Manual Retry

For any exception during the hand off/ unavailability of CI service, the instance is moved to Manual retry stage where the user is allowed to manually re-initiate the core hand off after core validation.

Step 19. Final Documentation

This stage is visited only if the 'Final Documentation Required' flag is checked in the 'Documents & TC Verification' stage. At this stage, documentation team will prepare the finance documents for execution.

Step 20. Sale Confirmation

At this stage, after checking with customer, the bank user confirms the sale of the property. Post confirmation, the task is moved to user acceptance.

During sale confirmation stage, confirmation of sale happens between customer, bank and dealer. The task will come to this stage only if 'Sale Confirmation Required' is selected at product level. Once the sale is confirmed, the account will get initiated.

The system defaults the details on the contract like branch, account, application date, and so on. The status is defaulted to 'Sale Confirmation'. Sale date defaulted to application date. The user can enter remarks in the 'Remarks' field and proceed to next stage.

Step 21. User Acceptance

At this stage, withdrawal from the lease contract due to some reasons after finance account creation is possible.

Step 22. Manual Liquidation

At this stage, if the disbursement has happened and user has rejected the offer, then there will be a provision to liquidate the contract. For liquidation, full disbursed amount should be selected.

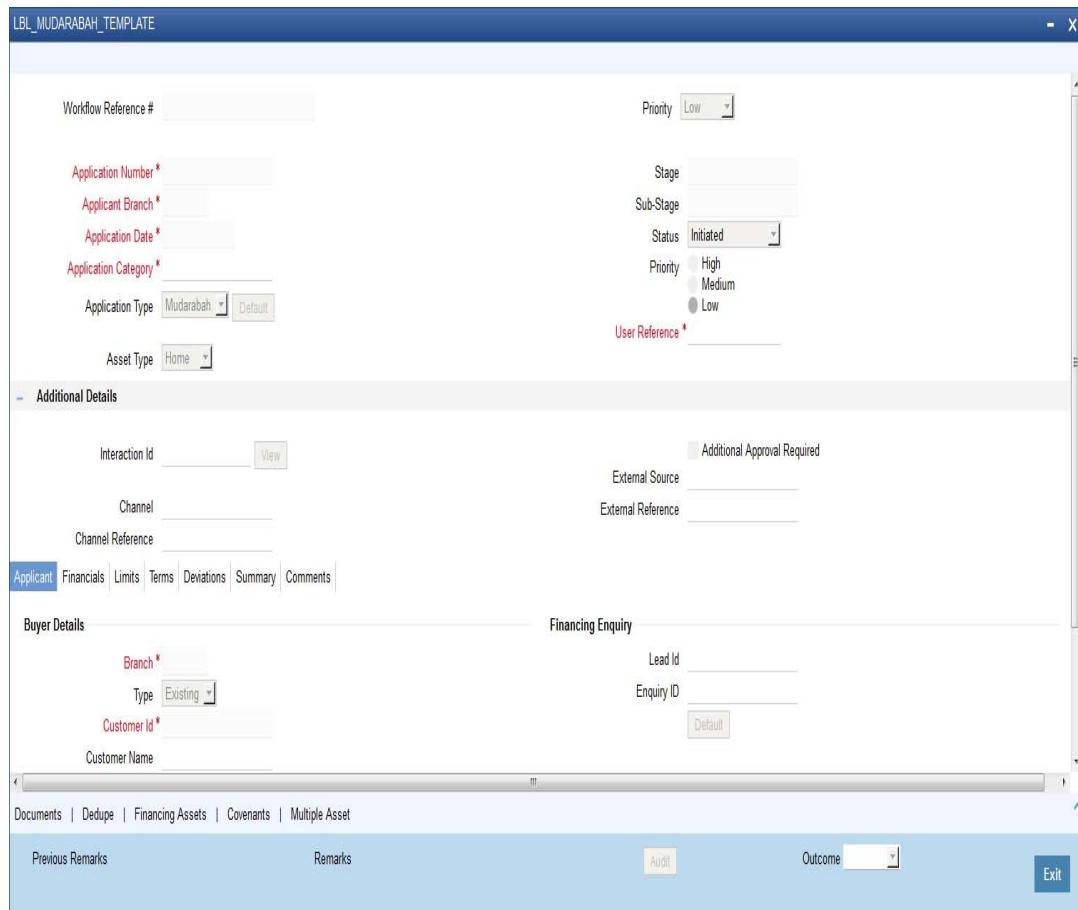
2.4 Corporate Islamic Financing Application Details

This section contains the following topics:

- [Section 2.4.1, "Processing Corporate Tawarooq Financing Transaction Initiation"](#)
- [Section 2.4.2, "Applicant Tab"](#)
- [Section 2.4.3, "Financials Tab"](#)
- [Section 2.4.4, "Financing Tab"](#)
- [Section 2.4.5, "Components Tab"](#)
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- [Section 2.4.15, "Documents Button"](#)
- [Section 2.4.16, "Advices Tab"](#)
- [Section 2.4.17, "Checklist Tab"](#)
- [Section 2.4.18, "Dedupe Button"](#)
- [Section 2.4.19, "Financing Asset Button"](#)
- [Section 2.4.20, "Insurance Tab"](#)
- [Section 2.4.21, "Preferences Button"](#)
- [Section 2.4.22, "Covenant Button"](#)
- [Section 2.4.23, "Evaluation Button"](#)
- [Section 2.4.24, "Risk Tab"](#)
- [Section 2.4.25, "Quantitative Analysis Tab"](#)
- [Section 2.4.26, "Qualitative Analysis Tab"](#)
- [Section 2.4.27, "Credit Agency Tab"](#)
- [Section 2.4.28, "Legal Details Tab"](#)
- [Section 2.4.29, "MIS Button"](#)
- [Section 2.4.30, "Fields Button"](#)
- [Section 2.4.31, "SWIFT Message Button"](#)
- [Section 2.4.32, "Payment Mode Button"](#)
- [Section 2.4.33, "Inventory Button"](#)
- [Section 2.4.34, "Multi Finance Button"](#)
- [Section 2.4.35, "Party Button"](#)
- [Section 2.4.36, "Multiple Asset Button"](#)

2.4.1 Processing Corporate Tawarooq Financing Transaction Initiation

You can initiate the Tawarooq contract and capture the requested details in the 'Corporate Islamic Financing' screen, if you have the required access rights. You can invoke this screen by typing 'ORDCTWIN' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specify the following in this screen:

Application Number

The system displays the application reference number on initiating a process. This number is unique throughout the process.

Application Branch

The system displays the branch where application is captured.

Application Date

The system defaults the application initiation date.

Application Category

Specify the application category. Alternatively, you can select the application category from the option list. The category is used for populating the documents, advices and checklist mapped in Document sub screen.

Application Type

The system displays the application type.

Interaction ID

The system displays the interaction ID.

Stage

The system displays the stage of the application.

Sub-stage

The system displays the sub-stage of the application.

Status

The system defaults the application status based on the current stage of the process.

Priority

Select application priority from the adjoining drop-down list. The options available are:

- High
- Low
- Medium

Channel

Specify the channel through which the application is initiated. Alternatively, you can select the channel from the option list. The list displays all valid channels.

Channel Reference

Specify the channel reference number.

External Source

Specify the external source.

External Reference

Specify the external reference number.

User Reference

Specify the user reference number.

Additional Approval Required

Check this box if additional approval is required for the finance application.

2.4.2 Applicant Tab

Financial Enquiry

Lead ID

Specify the lead ID. Alternatively, you can select the lead ID from the option list. The list displays the lead IDs maintained in the system.

Enquiry ID

Specify the enquiry ID. Alternatively, you can select the enquiry ID from the option list. The list displays the enquiry IDs maintained in the system.

Preferences**KYC Required**

Check this box if KYC review is required for the applicant.

Collateral Valuation Required

Check this box if collateral valuation is required for the collaterals linked to the finance application.

Risk Evaluation Required

Check this box to evaluate the risk in granting the finance.

Legal Verification Required

Check this box to evaluate the legal constraints associated with the finance application.

External Check

Check this box if external check is required.

Buyer Details**Branch**

Specify the branch of the customer. Alternatively, you can select the branch from the option list. The list displays all valid branch details.

Type

The system displays the type of applicant.

Customer ID

Specify the customer ID of the applicant. Alternatively, you can select the customer ID from the option list. The list displays all valid customer IDs.

Customer Name

Specify the name of the customer.

Liability ID

Specify the liability ID. Alternatively, you can select the liability ID from the option list. The list displays all valid liability IDs.

360 Degree View

Click this button for 360 degree applicant view.

Industry Details**Industry Category**

The system displays the industry category.

Main Industry

The system displays the main industry.

Sub Industry

The system displays the sub industry.

Sector

The system displays the sector details.

Sub Sector

The system displays the sub sector details.

Incorporation Details**Incorp Date**

The system displays the date of incorporation.

Incorporation Country

The system displays the country of incorporation.

Currency

The system displays the currency details.

Capital

The system displays the capital details.

Net Worth

The system displays the net worth.

Product Details**Facility**

Select the required facility from the drop-down list. The list displays the following values:

- CASA
- Finance
- Cheque Book
- Credit Card
- Debit Card

Product

The system displays the product based on the facility selected.

Description

Give a brief description on the product.

Summary

Click this button to view summary details based on the facility selected.

Branch

Specify the branch of the customer. Alternatively, you can select the branch from the option list. The list displays all valid branch details.

Reference ID

The system displays the reference ID.

Details

Click 'Details' button to view the details of the customer.

Linked to Finance

Check this box to link the facility to the finance.

Purpose

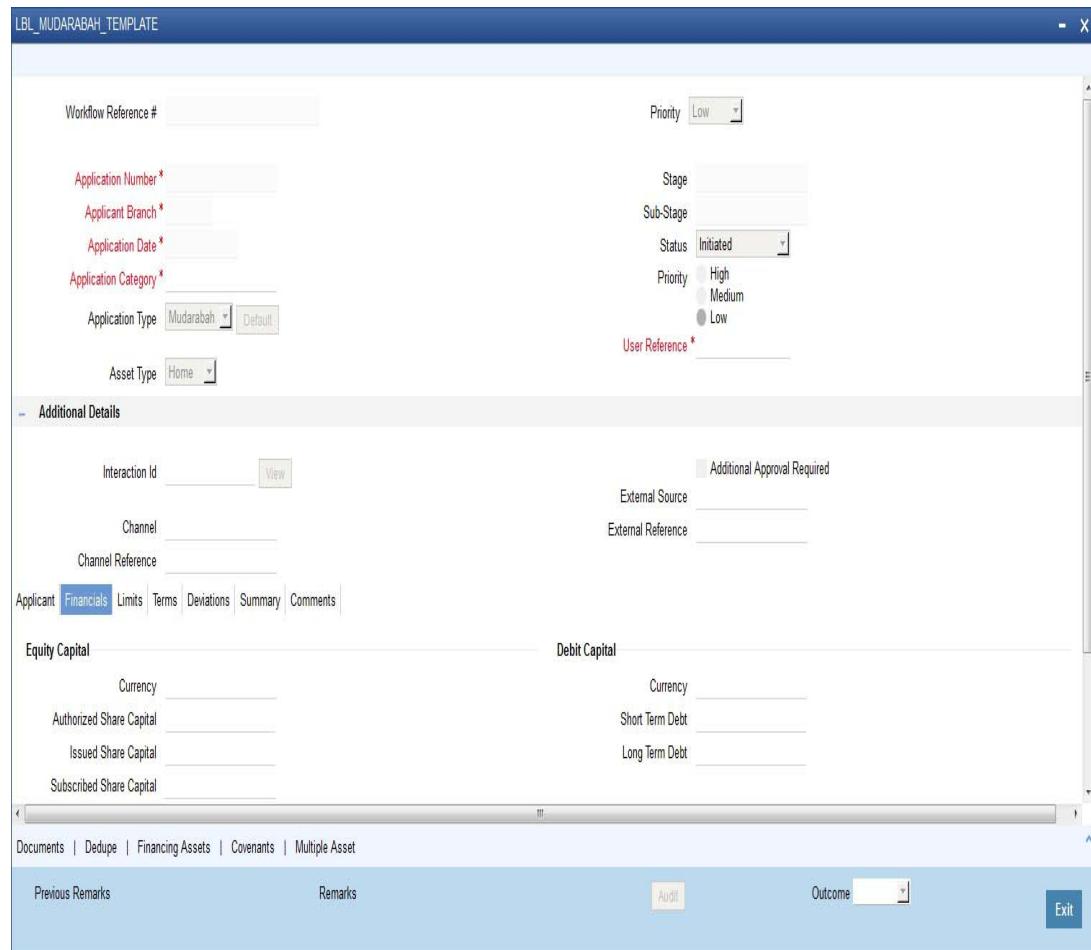
The system displays the finance purpose.

Other Applicant

The system displays the other applicant details.

2.4.3 Financials Tab

Click 'Financials' tab to maintain financial details.



The screenshot shows the 'LBL_MUDARABAH_TEMPLATE' application window. The 'Financials' tab is selected. The window contains various input fields and dropdown menus. At the top right, there are buttons for 'Priority' (set to 'Low'), 'Stage', 'Sub-Stage', 'Status' (set to 'Initiated'), 'Priority' (radio buttons for 'High', 'Medium', and 'Low'), and 'User Reference'. Below these are fields for 'Application Number', 'Applicant Branch', 'Application Date', 'Application Category', 'Application Type' (set to 'Mudarabah'), 'Asset Type' (set to 'Home'), 'Interaction Id', 'Channel', 'Channel Reference', 'External Source', and 'External Reference'. At the bottom, there are tabs for 'Applicant', 'Financials' (selected), 'Limits', 'Terms', 'Deviations', 'Summary', and 'Comments'. At the very bottom, there are buttons for 'Audit', 'Outcome' (a dropdown menu), and 'Exit'.

Specify the following details:

Equity Capital

Currency

Specify the equity currency. Alternatively, you can select the equity currency from the option list. The list displays all the currencies maintained in the system.

Authorized Share capital

The system displays the authorized share capital.

Issued Share Capital

The system displays the issued share capital.

Subscribed Share Capital

The system displays the subscribed share capital.

Paid up Share Capital

The system displays the paid up share capital.

Debit Capital

Currency

The system displays the debit currency.

Short Term Debt

The system displays the short term debt.\

Long Term Debt

The system displays the long term debt.

Equity Pattern**Currency**

Specify the currency code. Alternatively, you can select the currency code from the option list. The list displays all the currencies maintained in the system.

Holder Type

The system displays the holder type.

Amount

The system displays the amount.

Percentage

The system displays the equity percentage.

Debt Pattern**Debt Type**

The system displays the debt type

Lending Institution

The system displays the lending institution.

Currency

Specify the currency code. Alternatively, you can select the currency code from the option list. The list displays all the currencies maintained in the system.

Amount

The system displays the debt amount.

Percentage

The system displays the debt percentage.

Balance

The system displays the balance.

Due Date

The system displays the due date.

Corporate Performance**Financial Year**

The system displays the financial year.

Currency

Specify the currency code. Alternatively, you can select the currency code from the option list. The list displays all the currencies maintained in the system.

Net Sales

The system displays the net sales.

Net Profit

The system displays the net profit.

Net Worth

The system displays the worth.

Promoters**Promoter Name**

The system displays the name of the promoter.

Acquisition Date

The system displays the acquisition date.

Currency

Specify the currency code. Alternatively, you can select the currency code from the option list. The list displays all the currencies maintained in the system.

Share Count

The system displays the share count.

Face Value

The system displays the face value.

Paid-up Capital %

The system displays the paid-up capital percentage.

Associate Groups**Entity**

The system displays the entity.

Business Type

The system displays the business type.

Banking With

The system displays the banking width.

Association Nature

The system displays the nature of association.

Interest Extent

The system displays the interest extent.

Group Performance**Financial Year**

The system displays the financial year.

Currency

Specify the currency code. Alternatively, you can select the currency code from the option list. The list displays all the currencies maintained in the system.

Net Sales

The system displays the net sales.

Net Profit

The system displays the net profit.

Net Worth

The system displays the net worth.

2.4.4 Financing Tab

Click 'Financing' tab to maintain finance details.

Specify the following details:

Pricing ID

Specify the pricing ID. Alternatively, you can select the pricing ID from the option list. The list displays all valid pricing IDs.

Promotion Code

Specify the promotion code. Alternatively, you can select the promotion code from the option list. The list displays all valid promotion codes.

Financing Offers

Offer ID

Specify the finance offer ID.

No. of Instalments

Specify the number of installments applicable for the selected finance offer.

Frequency

Specify the frequency of the finance offer.

Unit

Select the unit from the drop-down list.

Profit Rate

Specify the profit rate of the finance offer.

Rate Code

Specify the rate code. Alternatively, you can select the rate code from the option list. The list displays all valid rate codes.

Check

Check this box to apply an offer. You can only check one offer at a time.

Contract Details**Financing Product**

The system displays the financing product.

Financing Account

Specify the financing account number.

Financing Branch

Specify the financing branch. Alternatively, you can select the financing branch from the option list. The list displays all valid branch codes.

Book Date

The system displays the book date.

Value Date

The system displays the value date.

Financing Currency

Specify the financing currency. Alternatively, you can select the currency from the option list.

Asset/Investment Details**Total Asset Value**

Specify the total value of the asset.

Takaful Cost

Specify the takaful cost.

Maintenance/Other Cost

Specify the maintenance or other cost here.

Other Details**Fund ID**

Select the fund id from the adjoining option list. The system defaults the value of 'Default Mudarabah Fund' as fund ID.

The system populates the fund MIS details for a contract which is linked to the Fund ID.

Future D/P Receivable

Specify the future D/P receivable. Your customer need not pay the entire down payment amount in a single installment. The customer can pay it in parts. In such cases, you can specify the amount to be received in the future from the customer. The aggregate of down payments received and 'Future D/P Receivable' should be equal to the 'Down Payment' amount.

For instance, suppose the down payment is 10000 BHD, down payment received is 8000 BHD and future down payment is 2000 BHD, then Disbursement event will be triggered.

Note

Amount specified in this field cannot exceed the total down payment amount for the contract. This field should be operationally controlled, because the system does not track the 'Future D/P Receivable' amount which is received from the customer.

Wakala Reference

Specify the Wakala reference number. Alternatively, you can select wakala reference number from the option list. The list displays all valid Wakala reference number maintained in the system.

Financing Details**Down Payment %**

The system displays the down payment percentage.

Down Payment Amount

The system displays the down payment amount.

Amount Financed

Specify the financed amount.

Staff Finance

Specify the staff finance details.

Repayment Terms**No of Installments**

Specify the number of installments required to pay the financed amount.

Installment Frequency

Specify the installment frequency.

Installment Unit

Select the unit of installment from the drop-down list. The list displays the following values:

- Bullet - Select this option for single repayment on maturity date.
- Daily
- Monthly
- Weekly
- Half Yearly
- Quarterly
- Yearly

Installment Start Date

Select the installment start date from the adjoining calendar.

Due Date On

Select the due date from the adjoining calendar.

Maturity Type

Select the maturity type from the drop-down list. The list displays the following values:

- Fixed - this type of a finance has a fixed maturity date
- Call - If the maturity date is not fixed the finance can be liquidated any time

Maturity Date

Select the maturity date from the adjoining calendar.

Tenor (in Days)

Specify the finance tenor in days.

Taken Over Asset Details**Collateral Taken over**

Check this box to indicate that the collateral is taken over.

Sale Value**Total Sale Value**

Specify the total sale value. The system displays the total of principal and profit amount as of initiation date. If the 'Recompute schedule on IRR' field is checked in the 'Product Maintenance' screen for the linked product and if you specify the balloon amount, the system will compute this value as the sum of principal, normal profit, balloon principal and balloon profit.

Effective Date**Effective Date**

Select the effective date from the adjoining calendar.

User Defined Elements**User Data Elements Id**

Specify the user data elements ID. Alternatively, you can select the UDE ID from the option list. The list displays all valid user defined elements ID.

Value

Specify the UDE value.

Rate Code

Specify the rate code of the UDE. Alternatively, you can select the rate code from the option list. The list displays all valid rate codes.

Code Usage

Select the code usage. It can be periodic or automatic.

Rate Basis

Select the rate basis from the drop-down list. The list displays the following values:

- Not Applicable
- Per Annum
- Per Month
- Quote Basis

Resolved Value

Specify the resolved value.

Account EMI Change**Effective Date**

Select the effective date from the adjoining calendar.

Percentage Change in EMI

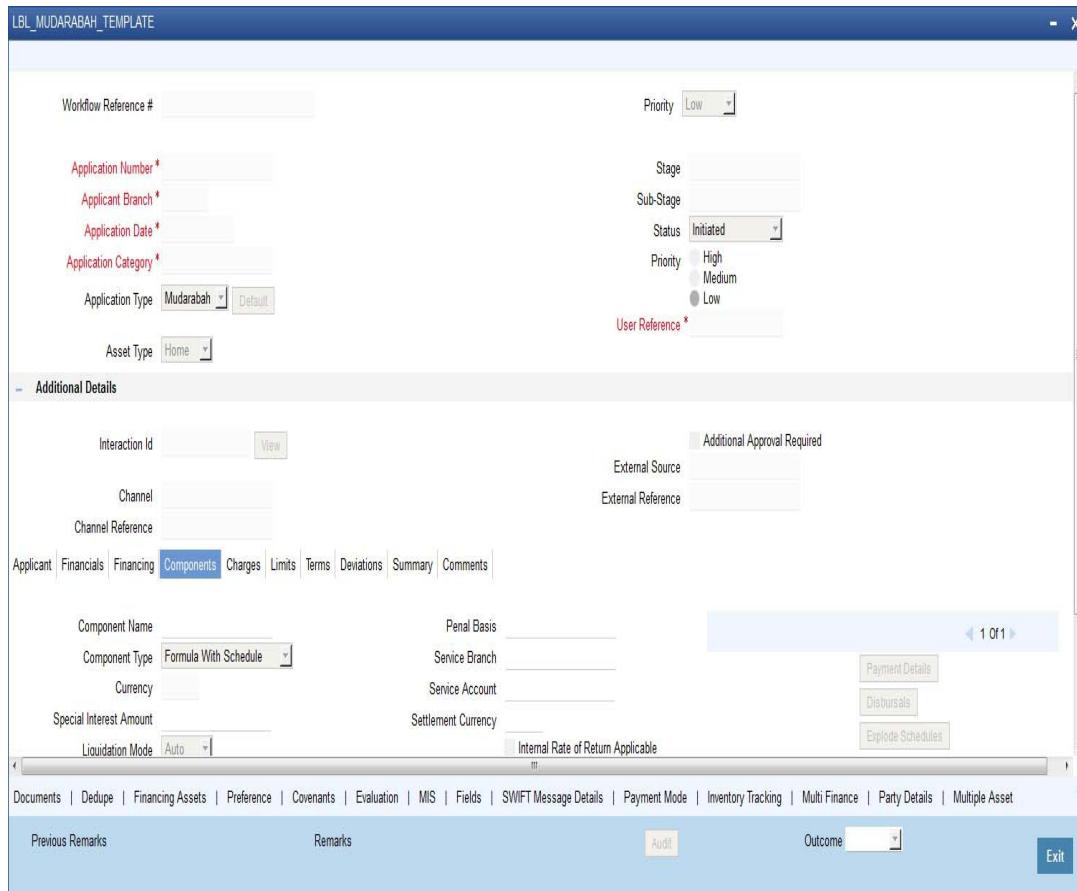
Specify the percentage change in EMI.

Amount Change in EMI

Specify the amount change in EMI.

2.4.5 Components Tab

Click 'Components' tab to maintain component details.



Component Name

The system displays the component name.

Component Type

Select the component type from the adjoining drop-down list. The list displays the following values:

- Formula with schedule (Component Type - Interest)
- Formula without schedule (Charge)
- Penal Interest
- Prepayment Penalty
- Discount
- Schedule without formula (Principal)
- No schedule No formula (Ad Hoc Charges)
- Penalty Charges

Currency

The system displays the currency code.

Special Interest Amount

The system displays the special interest amount.

Liquidation Mode

The system defaults the mode of liquidation from the product level. However you can modify the same to indicate the mode of liquidation of the component from the drop-down list. The following options are available for selection:

- Auto
- Manual

Waive

Select this option to waive the component for the account.

Main Component

Check this box to indicate that the specified component should be main component.

Verify Funds

Check this box to verify funds.

Penal Basis

The system displays the penal basis.

Service Branch

The system displays the service branch.

Service Account

The system displays the service account.

Settlement Currency

The system displays the settlement currency.

Internal Rate of Return Applicable

Check this box if internal rate of return is applicable.

Special Component

Check this box if the component is a special Interest type. This implies that the computed value of the component can be overridden with the entered value.

Funded During Rollover

Check this box if the component can be funded during the rollover process.

Funded During Initiation

Check this box if the component can be funded during the INIT event.

Exponential Interest Method

Check this box to provide restrictions for exponential finances. If you check this, the system validates the following for exponential interest method calculation:

- COMPOUND_VALUE SDE is maintained in book formula
- Compound days is maintained as one.

Schedule Definition**Schedule Type**

Select the type of schedule from the drop-down list. Schedule can be a payment, a disbursement or a rate revision schedule.

Schedule Flag

Select the option for the Schedule flag from the option list. The options are Normal or Moratorium.

You can select the option Moratorium if there are no scheduled repayments for the component for the Moratorium period. However the component is accrued for a certain Moratorium period.

Formula Name

Specify the formula name. Alternatively, you can select the formula name from the option list. The list displays all valid formula names.

First Due Date

Select the first due date from the adjoining calendar.

Start Date

Select the start date from the adjoining calendar.

End Date

Select the end date from the adjoining calendar.

No of Schedules

Specify the number of schedules.

Frequency

Specify the frequency.

Units

Select the units from the drop-down list.

Due Date On

Select the due date from the adjoining calendar.

Amount

Specify the amount.

EMI Amount

Specify the EMI amount.

Compound Days

Specify the compound days.

Compound Months

Specify the compound months.

Compound Years

Specify the compound years.

Days in Month

Select the number of days that would constitute a month for calculation from the drop-down list. The list displays the following values:

- Actual: The actual number of days in a month is taken
- 30(Euro): Thirty days is considered for all months including February irrespective of leap year or not
- 30(US): Thirty days is considered for all months except February where the actual number of days is considered

- Working Days: Working days in a month is considered

Days in Years

Select the number of days that would constitute a year for calculation from the drop-down list. The list displays the following values:

- 252: Number of days in a year is taken as 252, which is the number of working days
- 360: Number of days in a year is taken as 360 irrespective of actual number of calendar days
- 365: Number of days in a year is taken as 365 for leap as well as non leap year
- Actual: Actual number of days in a year is taken for interest calculation which is 366 for leap year and 365 for non leap year

Waive

Select this option to specify if you need to allow a waiver of the component payments for the schedule.

Capitalize

Select this option if the schedule amounts are to be capitalized.

Click 'Payment Details' button to specify the payment details.

- X

| | |
|---|------------------------|
| Application Number | Account Number |
| Application Branch | Branch Code |
| <input checked="" type="radio"/> Credit Settlement Mode <input type="radio"/> Debit Settlement Mode | |
| Credit Payment Mode <input style="border: 1px solid #ccc; padding: 2px 10px;" type="button" value="Account"/> | |
| Credit Account Branch | Credit Product Account |
| Upload Source Credit | Clearing Branch Code |
| Clearing Bank Code | Routing Number |
| Instrument Number Credit | Sector Code |
| Clearing Product Code | External Account Name |
| End Point | |
| External Account Number | |
| Product Category | |

Ok
Exit

Click 'Credit Settlement Mode' tab to specify the credit settlement mode details.

Application Number

The system displays the application number.

Application Branch

The system displays the application branch.

Branch Code

The system displays the branch code.

Account Number

The system displays the account number.

Component Name

The system displays the component name.

2.4.6 Credit Settlement Mode

Credit Payment Mode

Select the credit settlement mode from the drop-down list. The options are as follows:

- Account
- Credit Card
- Clearing
- Debit Card
- External Account
- Electronic Pay Order
- GIRO
- Internal Cheque Instrument
- Cash/Teller

Credit Account Branch

Specify the credit account branch. Alternatively, select the credit account branch from the option list. The displays the valid branch codes maintained in the system.

Credit Product Account

Specify the credit product account. Alternatively, select the credit product account from the option list. The displays the valid product accounts maintained in the system.

Instrument Number

Specify the instrument number.

Upload Source Credit

Specify the upload source credit details. Alternatively, select the source credit details from the option list. The displays the valid credit details maintained in the system.

End Point

Specify the end point. Alternatively, select the end point from the option list. The displays the valid end points maintained in the system.

GIRO Number

Specify the GIRO number.

Payer Account

Specify the payer account.

Payer Bank Code

Specify the payer bank code.

Payer Branch

Specify the payer branch.

Payer Bank Address 1

Specify the payer bank address 1.

Payer Bank Address 2

Specify the payer bank address 2.

Payer Bank Address 3

Specify the payer bank address 3.

Payer Bank Address 4

Specify the payer bank address 4.

Bank GIRO

Select the bank GIRO to be maintained. The options are as follows:

- Bank GIRO
- Plus

External Account Number

Specify the external account number.

External Account Name

The system displays the external account name.

Clearing Bank Code

Specify the clearing bank code. Alternatively, select the clearing bank code from the option list. The displays the valid clearing bank code maintained in the system.

Clearing Branch Code

Specify the clearing branch code. Alternatively, select the clearing branch code from the option list. The displays the valid branch codes maintained in the system.

Product Category

Specify the product category. Alternatively, select the product category from the option list. The displays the valid product categories maintained in the system.

Routing Number

Specify the routing number.

Clearing Product Code

Specify the clearing product code.

Sector Code

Specify the sector code. Alternatively, select the sector code from the option list. The displays the valid sector codes maintained in the system.

Auto GIRO

Select the auto GIRO details. The options are as follows:

- Auto
- Manual

Exchange Rate

Specify the exchange rate prevailing.

Negotiated Cost Rate

Specify the negotiated cost rate.

Negotiated Reference

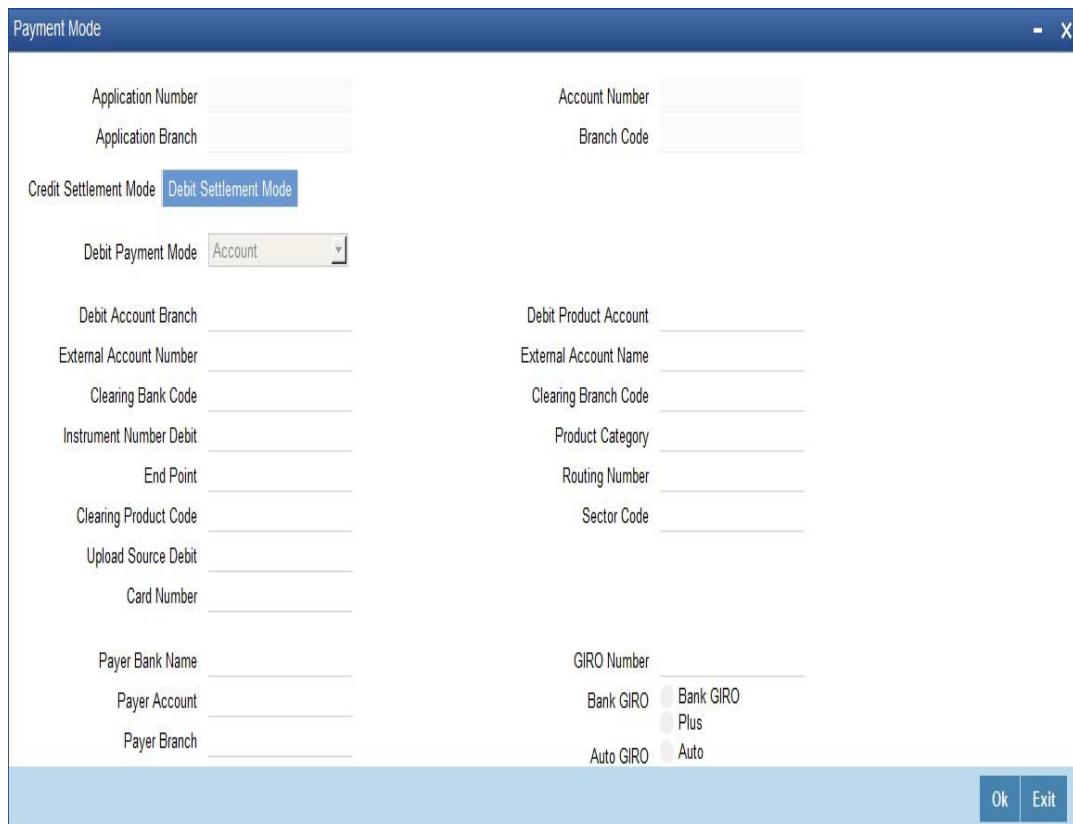
Specify the negotiated reference number.

Original Exchange Rate

Specify the original exchange rate.

2.4.6.1 Debit Settlement Mode Tab

Click 'Debit Settlement Mode' tab to specify the credit settlement mode details.



The screenshot shows the 'Payment Mode' dialog box with the 'Debit Settlement Mode' tab selected. The form contains the following fields:

| | |
|-------------------------|-----------------------|
| Application Number | Account Number |
| Application Branch | Branch Code |
| Credit Settlement Mode | |
| Debit Payment Mode | Account |
| Debit Account Branch | Debit Product Account |
| External Account Number | External Account Name |
| Clearing Bank Code | Clearing Branch Code |
| Instrument Number Debit | Product Category |
| End Point | Routing Number |
| Clearing Product Code | Sector Code |
| Upload Source Debit | |
| Card Number | |
| Payer Bank Name | GIRO Number |
| Payer Account | Bank GIRO |
| Payer Branch | Plus |
| | Auto GIRO |
| | Auto |

Buttons at the bottom: Ok | Exit

Specify the following details:

Debit Payment Mode

Select the debit settlement mode from the drop-down list. The options are as follows:

- Account
- Credit Card
- Clearing
- Debit Card
- External Account
- Electronic Pay Order
- GIRO
- Internal Cheque Instrument
- Cash/Teller
- PDC

Debit Account Branch

Specify the debit account branch. Alternatively, select the debit account branch from the option list. The displays the valid branch codes maintained in the system.

Debit Product Account

Specify the debit product account. Alternatively, select the debit product account from the option list. The displays the valid product accounts maintained in the system.

Card Number

Specify the card number.

Instrument Number Debit

Specify the instrument number debit.

Upload Source Debit

Specify the upload source debit details. Alternatively, select the source debit details from the option list. The displays the valid debit details maintained in the system.

End Point

Specify the end point. Alternatively, select the end point from the option list. The displays the valid end points maintained in the system.

Payer Account

Specify the payer account.

Payer Bank Code

Specify the payer bank code.

Payer Branch

Specify the payer branch.

Payer Bank Address 1

Specify the payer bank address 1.

Payer Bank Address 2

Specify the payer bank address 2.

Payer Bank Address 3

Specify the payer bank address 3.

Payer Bank Address 4

Specify the payer bank address 4.

GIRO Number

Specify the GIRO number.

Bank GIRO

Select the bank GIRO to be maintained. The options are as follows:

- Bank GIRO
- Plus

External Account Number

Specify the external account number.

External Account Name

The system displays the external account name.

Clearing Bank Code

Specify the clearing bank code. Alternatively, select the clearing bank code from the option list. The displays the valid clearing bank code maintained in the system.

Clearing Branch Code

Specify the clearing branch code. Alternatively, select the clearing branch code from the option list. The displays the valid branch codes maintained in the system.

Product Category

Specify the product category. Alternatively, select the product category from the option list. The displays the valid product categories maintained in the system.

Routing Number

Specify the routing number.

Clearing Product Code

Specify the clearing product code.

Sector Code

Specify the sector code. Alternatively, select the sector code from the option list. The displays the valid sector codes maintained in the system.

Auto GIRO

Select the auto GIRO details. The options are as follows:

- Auto
- Manual

Exchange Rate

Specify the exchange rate prevailing.

Negotiated Cost Rate

Specify the negotiated cost rate.

Negotiated Reference

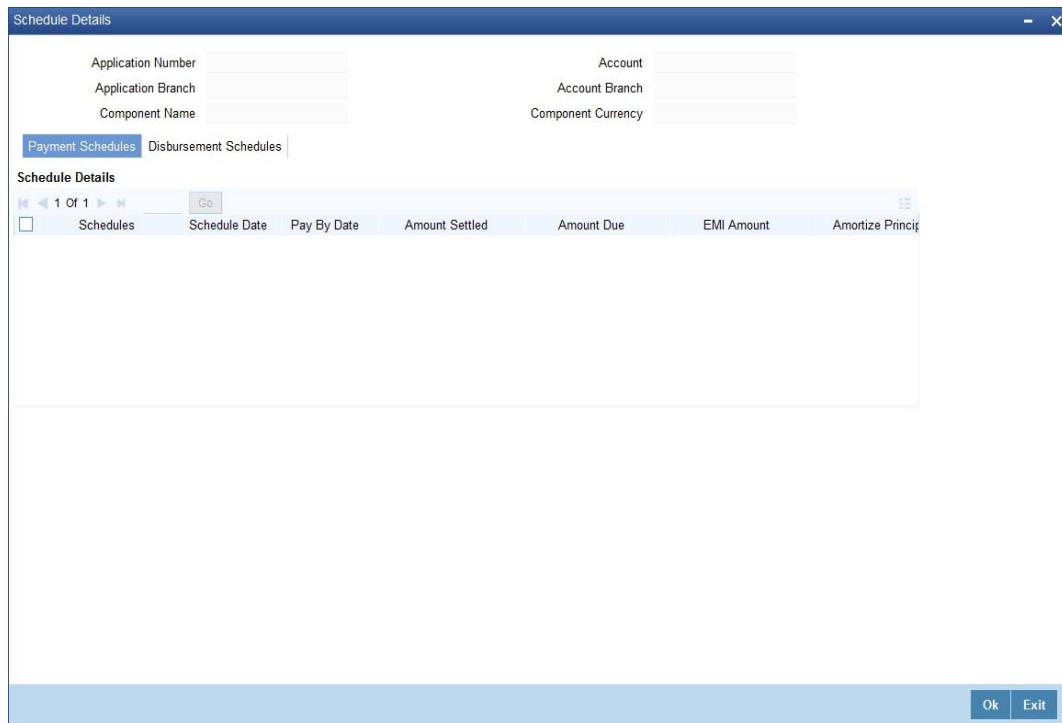
Specify the negotiated reference number.

Original Exchange Rate

Specify the original exchange rate.

Click 'Schedule Details' button to view the schedule details.

2.4.6.2 Payments Schedules Tab



The system displays the following details.

- Application Number
- Application Branch
- Component Name
- Account
- Account Branch
- Component Currency

Schedule Details

The system displays the Payment schedule details.

- Schedules
- Schedule Date
- Pay By Date
- Amount Settled
- Amount Due
- EMI Amount
- Amortize Principal
- Accrued Amount
- Capitalized
- Waive

2.4.6.3 Disbursement Schedules Tab

The screenshot shows the 'Disbursement Schedules' tab selected. The interface includes fields for Application Number, Application Branch, Component Name, Account, Account Branch, and Component Currency. Below these are two tabs: 'Payment Schedules' and 'Disbursement Schedules', with 'Disbursement Schedules' being the active tab. A table displays disbursement details: Schedule Date, Total Disbursement Amount, Amount To Disburse, and Already Disbursed Amount. The table shows 1 of 1 record. At the bottom are 'Ok' and 'Exit' buttons.

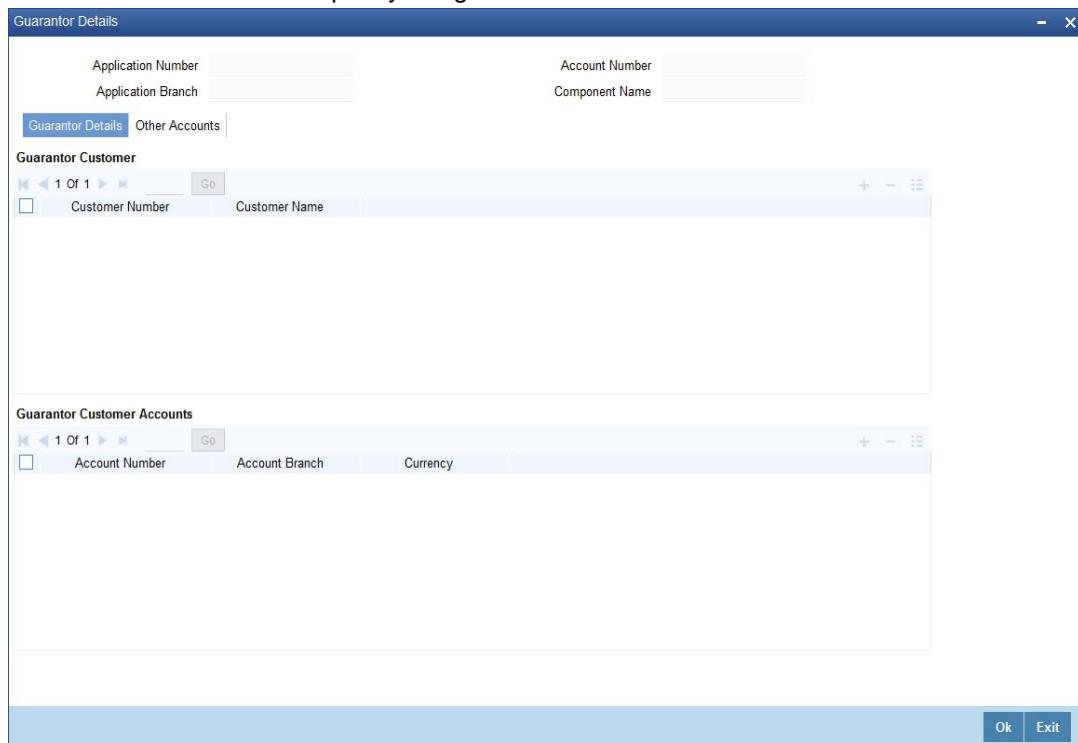
Disbursals

The system displays the Disbursement schedule details.

- Schedule Date
- Total Disbursement Amount
- Amount to Disburse
- Already Disbursed Amount
- Split Details
- Settlement Currency
- Split Percent (%)
- Split Amount
- Payment Mode
- Settlement Branch
- Settlement Account Number
- Account Description
- Customer

2.4.6.4 Guarantor Button

Click 'Guarantor' button to specify the guarantor details.



The screenshot shows the 'Guarantor Details' dialog box. At the top, there are input fields for 'Application Number' and 'Account Number', and dropdowns for 'Application Branch' and 'Component Name'. Below these are two tabs: 'Guarantor Details' (selected) and 'Other Accounts'. The 'Guarantor Customer' section displays a single record with 'Customer Number' and 'Customer Name'. The 'Guarantor Customer Accounts' section also displays a single record with 'Account Number', 'Account Branch', and 'Currency'. At the bottom right are 'Ok' and 'Exit' buttons.

Specify the following details.

Application Number

The system displays the application number.

Application Branch

The system displays the application branch.

Account Number

The system displays the account number.

Component Name

The system displays the component name.

Guarantor Details

Guarantor Customer

Customer Number

Specify the customer number of the guarantor customer. Alternatively, you can select the customer number from the option list. The list displays the valid customer number maintained in the system.

Customer Name

The system displays the name of the guarantor customer.

Guarantor Customer Accounts

Account Number

Specify the account number of the guarantor customer. Alternatively, you can select the account number from the option list. The list displays the valid account number maintained in the system.

Account Branch

The system displays the account branch of the guarantor customer.

Currency

The system displays the currency of the guarantor customer.

Other Accounts

Click 'Other Accounts' tab to specify other details of the account.

Guarantor Details

Application Number _____ Account Number _____
Application Branch _____ Component Name _____

Guarantor Details Other Accounts

| <input type="checkbox"/> | Account Number | Account Description | Account Branch | Currency | + | - | ☰ |
|--------------------------|----------------|---------------------|----------------|----------|-------------------|-------------------|-------------------|
| | | | | | | | |

1 Of 1 [Go](#)

Ok Exit

Specify the following details:

Guarantor Account

Specify the guarantor account. Alternatively, you can select the guarantor account number from the option list. The list displays the valid guarantor account numbers maintained in the system.

Guarantor Account Description

The system displays the description of the guarantor account

Guarantor Branch

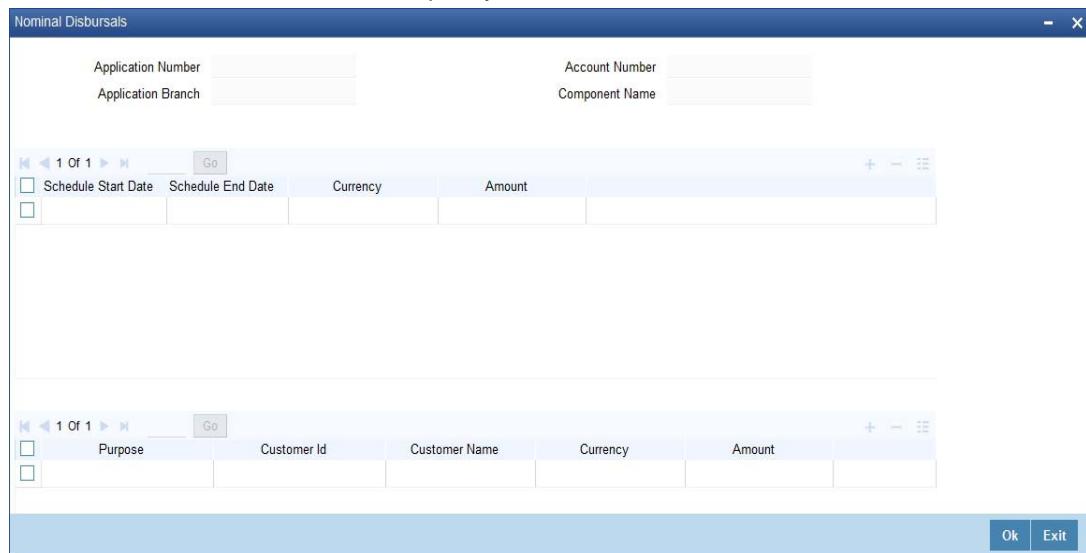
The system displays the branch code of the guarantor

Guarantor Account Currency

The system displays the account currency of the guarantor.

2.4.6.5 Nominal Disbursals button

Click 'Nominal Disbursal' button to specify the nominal disbursal details.



| Schedule Start Date | Schedule End Date | Currency | Amount |
|---------------------|-------------------|----------|--------|
| | | | |

| Purpose | Customer ID | Customer Name | Currency | Amount |
|---------|-------------|---------------|----------|--------|
| | | | | |

Specify the following details:

Application Number

The system displays the application

Application Branch

The system displays the application branch.

Account Number

The system displays the account number.

Component Name

The system displays the components name.

Schedule Start Date

Specify the start date of the Disbursement Schedule from the adjoining calendar.

Schedule End Date

Specify the end date of the Disbursement Schedule from the adjoining calendar.

Currency

Specify the currency code for the disbursement.

Amount

Specify the amount to be financed for disbursal schedules

Purpose

Specify the purpose of disbursement from the option list. Alternatively, you can select the purpose from the option list. The list displays the different types of purpose maintained in the system.

Customer ID

Specify the customer ID for each contractor. Alternatively, you can select the customer ID from the option list. The list displays the valid customer IDs maintained in the system.

Customer Name

The system displays the customer name.

Currency

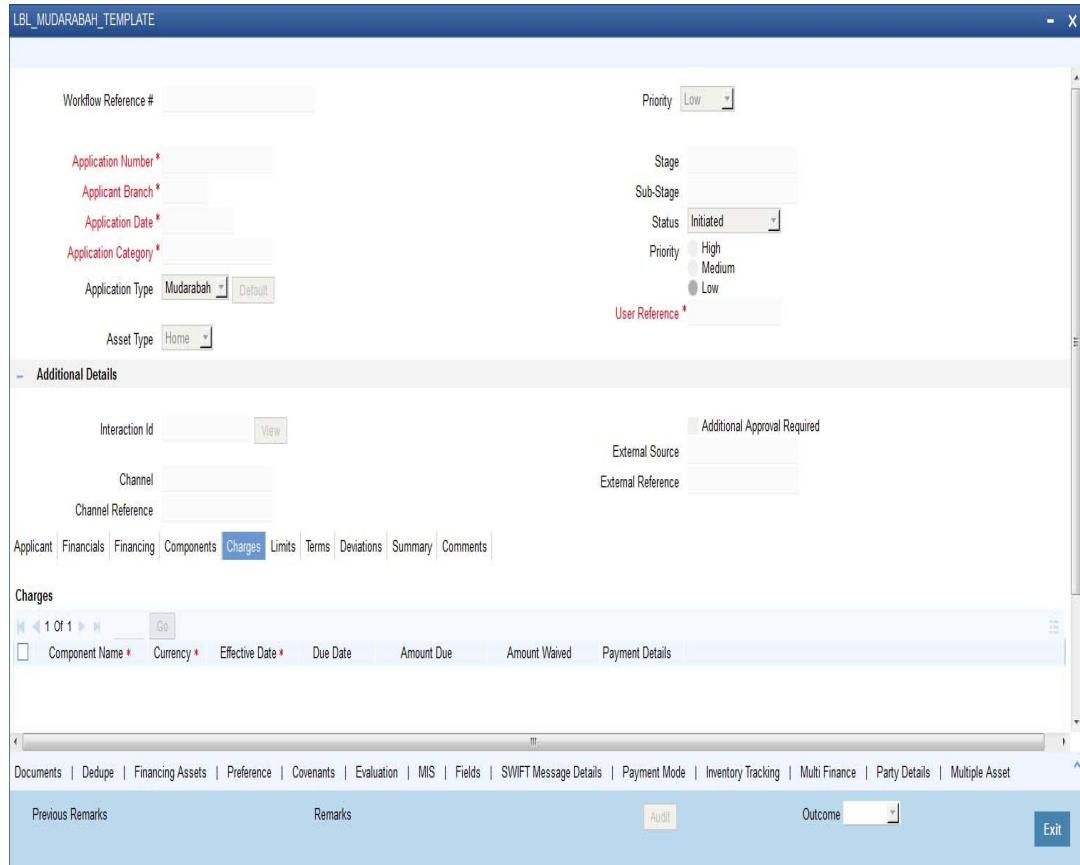
Specify the currency code for the customer ID selected.

Amount

Specify the amount to be disbursed against the customer ID for the purpose mentioned.

2.4.7 Charges Tab

Click 'Charges' tab to maintain charge details.



Charges

Component Name

The system displays the component name.

Currency

The system displays the currency.

Effective Date

Select the effective date from the adjoining calendar.

Due Date

The system displays the due date.

Amount Due

The system displays the amount due.

Amount Waived

The system displays the amount waived.

Click 'Payment Details' button to specify the payment details.

Payment Mode

Credit Settlement Mode Debit Settlement Mode

Credit Payment Mode: Account

Application Number: _____

Application Branch: _____

Account Number: _____

Branch Code: _____

Credit Account Branch: _____

Credit Product Account: _____

Upload Source Credit: _____

Clearing Branch Code: _____

Clearing Bank Code: _____

Routing Number: _____

Instrument Number Credit: _____

Sector Code: _____

Clearing Product Code: _____

External Account Name: _____

End Point: _____

External Account Number: _____

Product Category: _____

Ok | Exit

Click 'Credit Settlement Mode' tab to specify the credit settlement mode details.

Application Number

The system displays the application number.

Application Branch

The system displays the application branch.

Branch Code

The system displays the branch code.

Account Number

The system displays the account number.

Component Name

The system displays the component name.

2.4.8 Credit Settlement Mode

Credit Payment Mode

Select the credit settlement mode from the drop-down list. The options are as follows:

- Account
- Credit Card
- Clearing
- Debit Card
- External Account
- Electronic Pay Order
- GIRO
- Internal Cheque Instrument

- Cash/Teller

Credit Account Branch

Specify the credit account branch. Alternatively, select the credit account branch from the option list. The displays the valid branch codes maintained in the system.

Credit Product Account

Specify the credit product account. Alternatively, select the credit product account from the option list. The displays the valid product accounts maintained in the system.

Instrument Number

Specify the instrument number.

Upload Source Credit

Specify the upload source credit details. Alternatively, select the source credit details from the option list. The displays the valid credit details maintained in the system.

End Point

Specify the end point. Alternatively, select the end point from the option list. The displays the valid end points maintained in the system.

GIRO Number

Specify the GIRO number.

Payer Account

Specify the payer account.

Payer Bank Code

Specify the payer bank code.

Payer Branch

Specify the payer branch.

Payer Bank Address 1

Specify the payer bank address 1.

Payer Bank Address 2

Specify the payer bank address 2.

Payer Bank Address 3

Specify the payer bank address 3.

Payer Bank Address 4

Specify the payer bank address 4.

Bank GIRO

Select the bank GIRO to be maintained. The options are as follows:

- Bank GIRO
- Plus

External Account Number

Specify the external account number.

External Account Name

The system displays the external account name.

Clearing Bank Code

Specify the clearing bank code. Alternatively, select the clearing bank code from the option list. The displays the valid clearing bank code maintained in the system.

Clearing Branch Code

Specify the clearing branch code. Alternatively, select the clearing branch code from the option list. The displays the valid branch codes maintained in the system.

Product Category

Specify the product category. Alternatively, select the product category from the option list. The displays the valid product categories maintained in the system.

Routing Number

Specify the routing number.

Clearing Product Code

Specify the clearing product code.

Sector Code

Specify the sector code. Alternatively, select the sector code from the option list. The displays the valid sector codes maintained in the system.

Auto GIRO

Select the auto GIRO details. The options are as follows:

- Auto
- Manual

Exchange Rate

Specify the exchange rate prevailing.

Negotiated Cost Rate

Specify the negotiated cost rate.

Negotiated Reference

Specify the negotiated reference number.

Original Exchange Rate

Specify the original exchange rate.

2.4.8.1 Debit Settlement Mode Tab

Click 'Debit Settlement Mode' tab to specify the credit settlement mode details.

Payment Mode

| | |
|---|--|
| Application Number | Account Number |
| Application Branch | Branch Code |
| Credit Settlement Mode Debit Settlement Mode | |
| Debit Payment Mode | Account |
| Debit Account Branch | Debit Product Account |
| External Account Number | External Account Name |
| Clearing Bank Code | Clearing Branch Code |
| Instrument Number Debit | Product Category |
| End Point | Routing Number |
| Clearing Product Code | Sector Code |
| Upload Source Debit | |
| Card Number | |
| Payer Bank Name | GIRO Number |
| Payer Account | Bank GIRO |
| Payer Branch | Bank GIRO Plus Auto GIRO Auto |

Ok **Exit**

Specify the following details:

Debit Payment Mode

Select the debit settlement mode from the drop-down list. The options are as follows:

- Account
- Credit Card
- Clearing
- Debit Card
- External Account
- Electronic Pay Order
- GIRO
- Internal Cheque Instrument
- Cash/Teller
- PDC

Debit Account Branch

Specify the debit account branch. Alternatively, select the debit account branch from the option list. The displays the valid branch codes maintained in the system.

Debit Product Account

Specify the debit product account. Alternatively, select the debit product account from the option list. The displays the valid product accounts maintained in the system.

Card Number

Specify the card number.

Instrument Number Debit

Specify the instrument number debit.

Upload Source Debit

Specify the upload source debit details. Alternatively, select the source debit details from the option list. The displays the valid debit details maintained in the system.

End Point

Specify the end point. Alternatively, select the end point from the option list. The displays the valid end points maintained in the system.

Payer Account

Specify the payer account.

Payer Bank Code

Specify the payer bank code.

Payer Branch

Specify the payer branch.

Payer Bank Address 1

Specify the payer bank address 1.

Payer Bank Address 2

Specify the payer bank address 2.

Payer Bank Address 3

Specify the payer bank address 3.

Payer Bank Address 4

Specify the payer bank address 4.

GIRO Number

Specify the GIRO number.

Bank GIRO

Select the bank GIRO to be maintained. The options are as follows:

- Bank GIRO
- Plus

External Account Number

Specify the external account number.

External Account Name

The system displays the external account name.

Clearing Bank Code

Specify the clearing bank code. Alternatively, select the clearing bank code from the option list. The displays the valid clearing bank code maintained in the system.

Clearing Branch Code

Specify the clearing branch code. Alternatively, select the clearing branch code from the option list. The displays the valid branch codes maintained in the system.

Product Category

Specify the product category. Alternatively, select the product category from the option list. The displays the valid product categories maintained in the system.

Routing Number

Specify the routing number.

Clearing Product Code

Specify the clearing product code.

Sector Code

Specify the sector code. Alternatively, select the sector code from the option list. The displays the valid sector codes maintained in the system.

Auto GIRO

Select the auto GIRO details. The options are as follows:

- Auto
- Manual

Exchange Rate

Specify the exchange rate prevailing.

Negotiated Cost Rate

Specify the negotiated cost rate.

Negotiated Reference

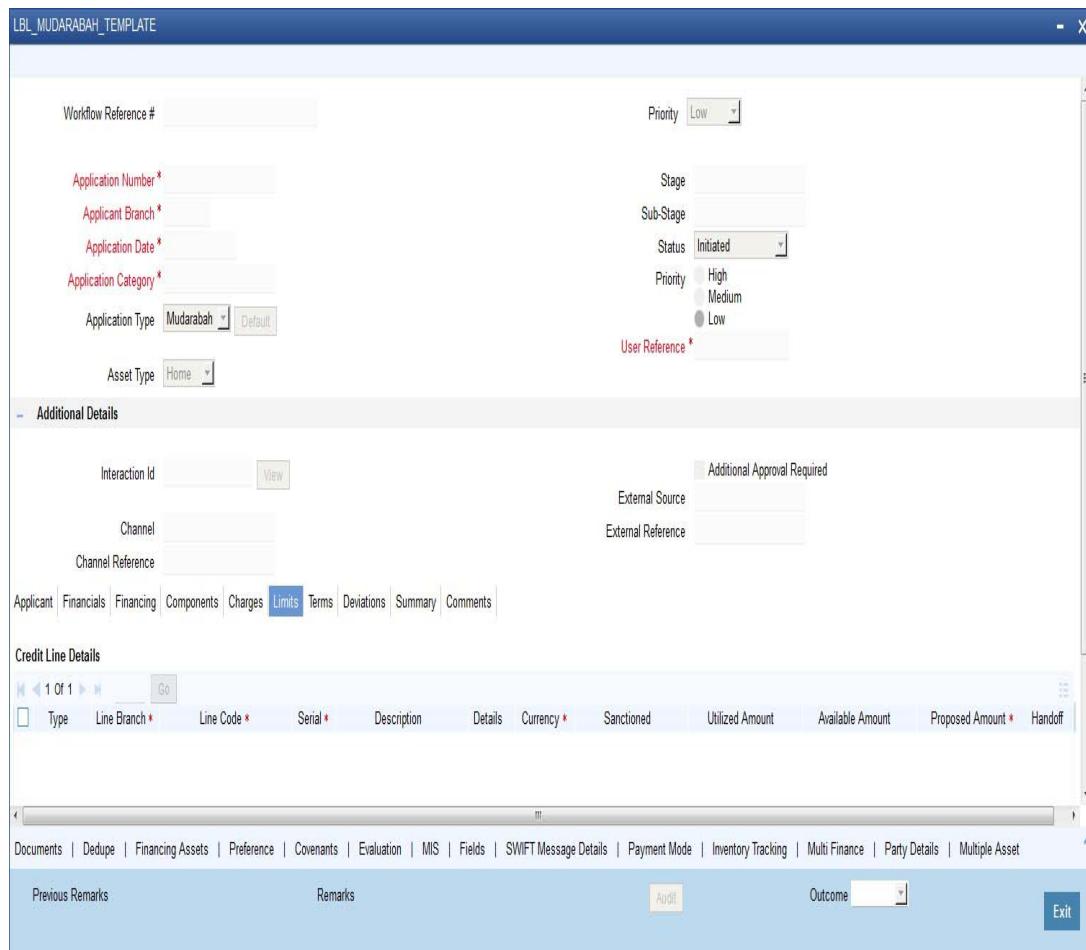
Specify the negotiated reference number.

Original Exchange Rate

Specify the original exchange rate.

2.4.9 Limits Tab

Click 'Limits' tab to maintain limit details.



LBL_MUDARABAH_TEMPLATE

Workflow Reference # Priority

Application Number* Stage

Applicant Branch* Sub-Stage

Application Date* Status

Application Category* Priority High
 Medium
 Low

Application Type

Asset Type

User Reference*

- Additional Details

Interaction Id Additional Approval Required

Channel External Source

Channel Reference External Reference

Applicant | Financials | Financing | Components | Charges | **Limits** | Terms | Deviations | Summary | Comments |

Credit Line Details

| Type | Line Branch | Line Code | Serial | Description | Details | Currency | Sanctioned | Utilized Amount | Available Amount | Proposed Amount | Handoff |
|----------|-------------|-----------|--------|-------------|---------|----------|------------|-----------------|------------------|-----------------|---------|
| Existing | 1 Of 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |

Documents | Dedupe | Financing Assets | Preference | Covenants | Evaluation | MIS | Fields | SWIFT Message Details | Payment Mode | Inventory Tracking | Multi Finance | Party Details | Multiple Asset

Previous Remarks Remarks Audit Outcome Exit

Credit Line Details

Type

Select the credit line type from the drop-down list. The list displays the following values:

- Existing - Select this option if the customer is an existing customer.
- New - Select this option if the customer is a new customer.

Line Branch

Specify the line branch. Alternatively, you can select the line branch from the option list. The list displays all valid line branches.

Line Code

Specify the line code. Alternatively, you can select the line code from the option list. The list displays all valid line codes.

Serial

Specify the line serial number.

Description

Give a brief description on the credit line.

Click details button to launch 'Facility Details' screen.

Currency

Specify the currency of the credit line. Alternatively, you can select the currency from the option list. The list displays all valid currency codes.

Sanctioned

Specify the sanctioned credit line.

Utilized Amount

Specify the utilized amount.

Available Amount

Specify the available amount.

Collateral Details**Type**

Select the collateral type from the drop-down list. The list displays the following values:

- Existing - Select this option if the customer is an existing customer.
- New - Select this option if the customer is a new customer.

Branch

Specify the line branch. Alternatively, you can select the line branch from the option list. The list displays all valid line branches.

Collateral Code

Specify the collateral code. Alternatively, you can select the collateral code from the option list. The list displays all valid collateral codes.

Currency

Specify the currency of the credit line. Alternatively, you can select the currency from the option list. The list displays all valid currency codes.

Collateral Value

Specify the value of the collateral.

Click 'Details' button to launch 'Collateral Details' screen.

Financial Linkage**Utilization Order**

Specify the utilization order.

Linkage Type

Select a type of linkage to which you need to link the specified account from the adjoining drop-down list. This list displays the following values:

- Collateral – Select if you need to link the account to existing collateral.
- Pool – Select if you need to link the account to collateral pool.
- Facility – Select if you need to link the account to a facility.
- Commitment - Select if you need to link the account to a commitment.

Branch

Specify the branch code of the customer. Alternatively, you can select the branch code from the option list. The list displays all valid branch codes.

Linked Reference ID

Specify the linked reference ID. Alternatively, you can select the linked reference ID from the option list. The list displays all valid reference IDs.

Currency

Specify the currency of the credit line. Alternatively, you can select the currency from the option list. The list displays all valid currency codes.

Limit Amount

Specify the limit amount.

Linkage Amount

Specify the linkage amount.

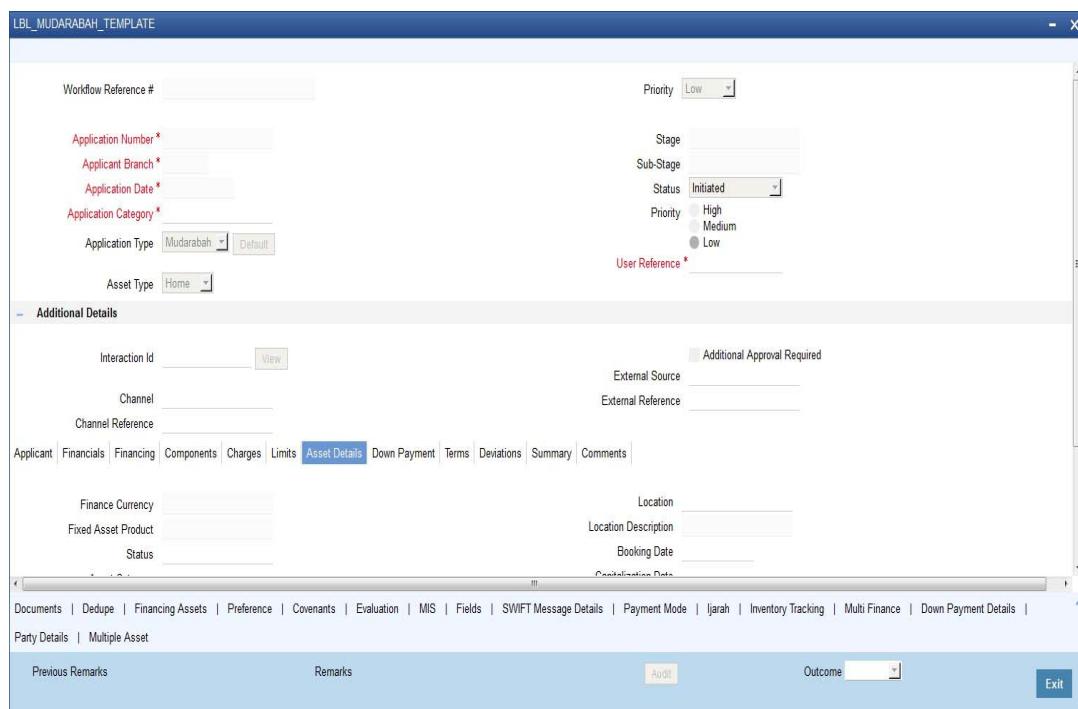
Linkage (%)

Specify the linkage percentage.

For details on Collaterals, refer to the section 'Collateral Maintenance' in the chapter 'Limits and Collaterals' in Limits and Collateral Management User Manual.

2.4.10 Asset Details Tab

Click Asset Details tab to view the details of the asset.



Specify the following details:

Finance Currency

The system displays the finance currency.

Fixed Asset Product

The system displays the fixed asset product.

Status

Specify the status of the asset.

Asset Category

Specify the asset category. Alternatively, you can select the asset category from the option list. The list displays the asset categories maintained in the system

Category Description

The system displays the asset category description.

Location

Specify the location of the asset.

Location Description

The system displays the description of the location of the asset.

Booking Date

Specify the date of booking from the adjoining calendar.

Capitalization Date

Specify the capitalization date from the adjoining calendar.

Fixed Asset Contract Reference

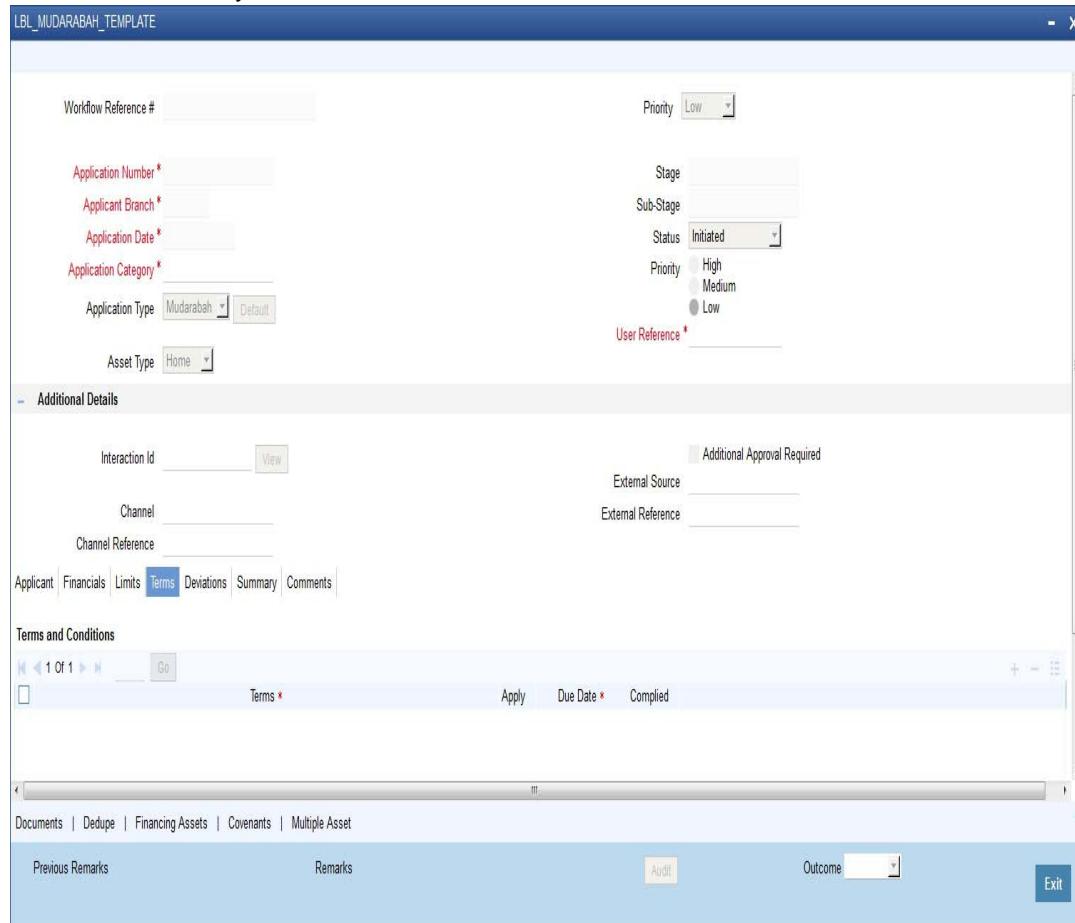
Specify the fixed asset contract reference.

Fixed Asset User Reference

Specify the fixed asset user reference.

2.4.11 Terms Tab

Click 'Terms' tab to maintain terms details. You can also maintain 'Terms' for the category in ORDCTERM. The system defaults these terms on click of 'Default' button.



The screenshot shows the 'LBL_MUDARABAH_TEMPLATE' application window. The 'Terms' tab is selected in the navigation bar. The main area contains various input fields and dropdown menus for managing terms. Key fields include:

- Workflow Reference #
- Priority: Low
- Application Number *
- Applicant Branch *
- Application Date *
- Application Category *
- Application Type: Mudarabah (Default)
- Asset Type: Home
- Stage
- Sub-Stage
- Status: Initiated
- Priority: High, Medium, Low (radio buttons)
- User Reference *

Below these, there is an 'Additional Details' section with fields for Interaction Id, Channel, Channel Reference, External Source, and External Reference. The navigation bar also includes tabs for Applicant, Financials, Limits, Deviations, Summary, and Comments. At the bottom, there is a 'Terms and Conditions' section with tabs for Terms, Apply, Due Date, and Complied, along with buttons for Audit and Exit.

Terms and Conditions

Terms

Specify the terms and conditions of the finance creation.

Apply

Check this box to apply the terms to finance application.

Due Date

Select the date when the terms will be expired from the adjoining calendar.

Complied

Check this box if you comply with the terms.

2.4.12 Deviations Tab

Click 'Deviations' tab to view deviation details.

The screenshot shows the 'LBL_MUDARABAH_TEMPLATE' application window. The 'Deviations' tab is selected in the navigation bar. The main area displays various application details and a list of deviations. The application details include: Workflow Reference #, Priority (Low), Application Number*, Applicant Branch*, Application Date*, Application Category*, Application Type (Mudarabah), Asset Type (Home), Stage, Sub-Stage (Status: Initiated), Priority (High, Medium, Low), and User Reference*. The 'Additional Details' section includes: Interaction Id, Channel, Channel Reference, External Source, and External Reference. The 'Deviations' section shows a table with one row, where the 'Approved' checkbox is checked. Navigation links at the bottom include: Documents, Dedupe, Financing Assets, Covenants, and Multiple Asset. Buttons for Previous Remarks, Remarks, Audit, Outcome (dropdown), and Exit are also present.

Deviations

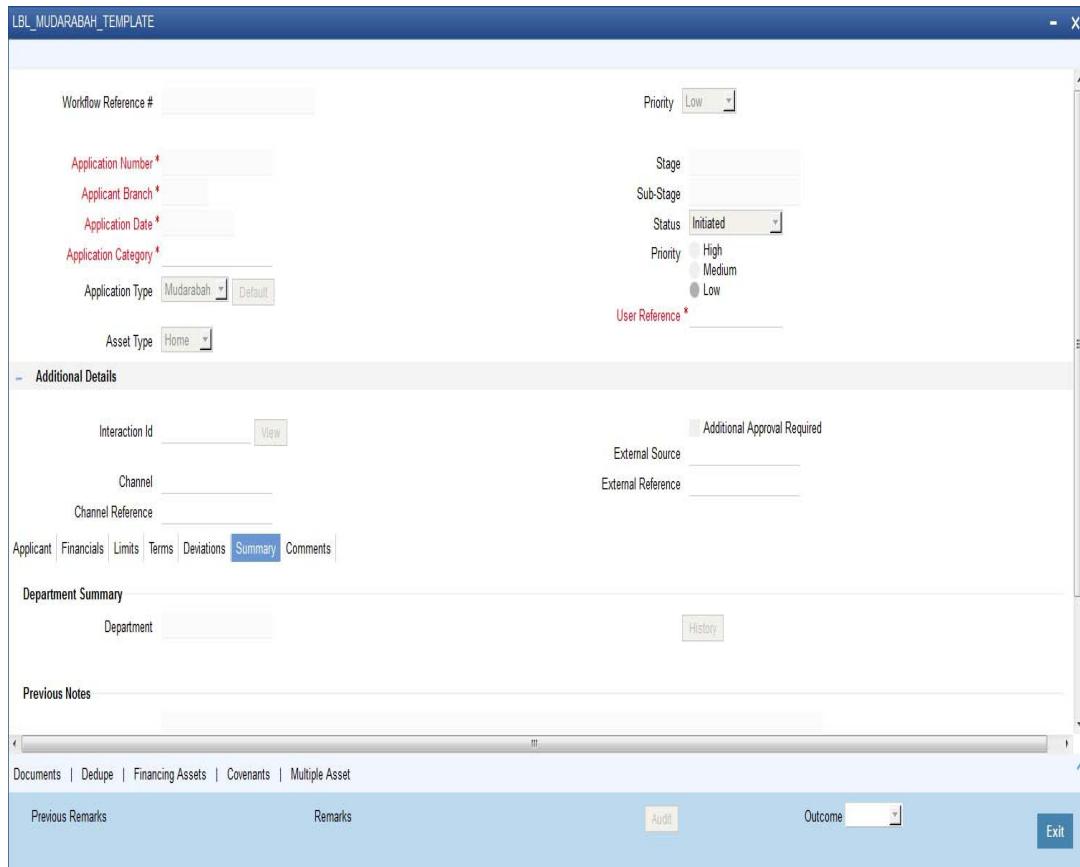
Specify the deviations.

Approved

Check this box if the deviations are approved.

2.4.13 Summary Tab

Click 'Summary' tab to view summary details.



Department Summary

Department

Specify the name of the department.

Previous Notes

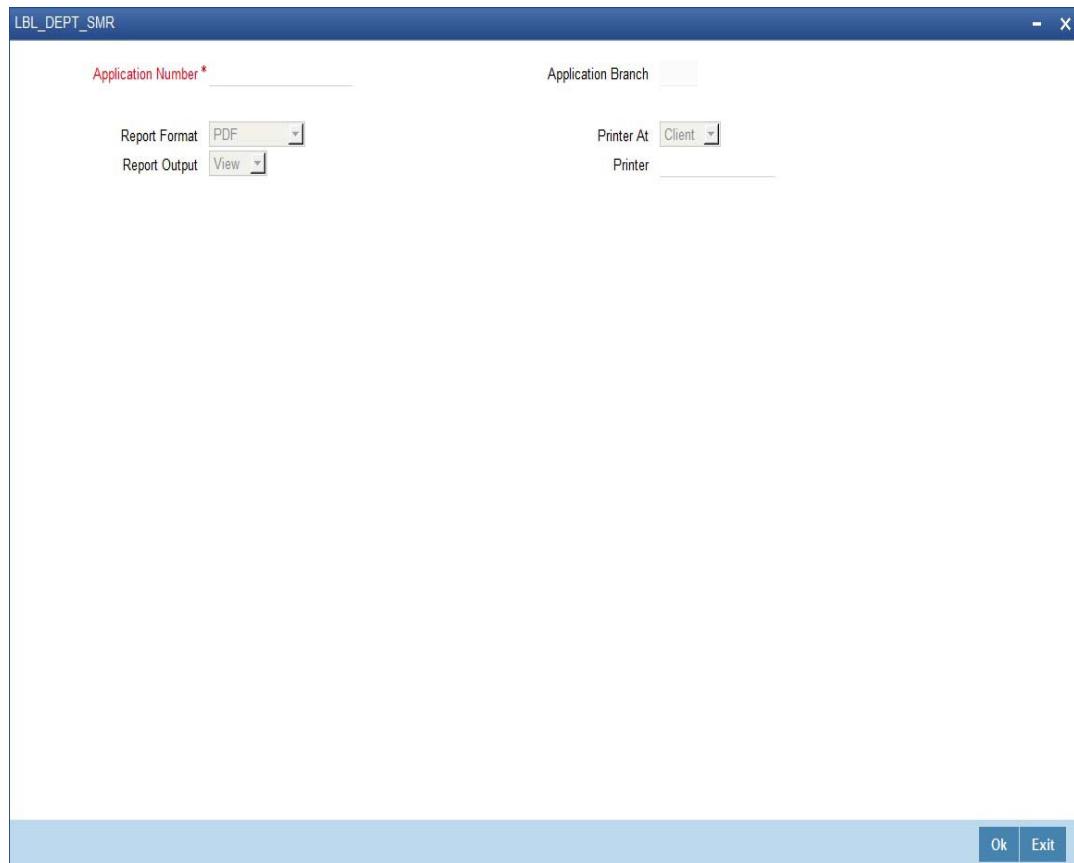
The system defaults the previous department notes. The system displays any comments given in any of the previous stages by the same department.

For example, when RM initiates the application, the comments may be provided in the Additional notes section. When the application moves to 'Follow up' stage or any stage that has to be proceeded by the RM users, the system displays the comments given in the first stage.

Additional Notes

Specify additional department notes.

Click 'History' button, to invoke the 'Department Wise Summary' screen. The system generates a report of the comments given in all previous stages regardless of the department.



Specify the following details.

Application Number

Specify the application number of the transaction. Alternatively, you can select the application number from the option list. The list displays all the valid application numbers maintained in the system.

Application Branch

The system displays the application branch code.

Report Format

Select the format in which you need to generate the report from the drop-down list. The options are as follows:

- HTML – Select to generate report in HTML format.
- RTF – Select to generate report in RTF format.
- PDF – Select to generate report in PDF format.
- EXCEL – Select to generate report in EXCEL format.

Report Output

Select the report output in which you need to generate the report from the drop-down list. The options are as follows:

- Print – Select to print the report.
- View – Select to print the report.
- Spool – Select to spool the report to a specified folder so that you can print it later.

Printer At

Select location where you wish to print the report from the drop-down list. The options are as follows:

- Client – Select if you need to print at the client location.
- Server – Select if you need to print at the server location

Printer

Specify the printer from which the report has to be printed. Alternatively, you can select the printer from the option list. The list displays all the valid printers maintained in the system.

2.4.14 Comments Tab

Click 'Comments' tab to view comment details.

The screenshot shows the 'LBL_MUDARABAH_TEMPLATE' application window. The 'Comments' tab is selected. The application details include:

- Workflow Reference #
- Priority: Low
- Application Number*
- Applicant Branch*
- Application Date*
- Application Category*
- Application Type: Mudarabah
- Asset Type: Home
- Stage
- Sub-Stage
- Status: Initiated
- Priority: High, Medium, Low (radio buttons)
- User Reference*

Additional Details section:

- Interaction Id
- View button
- Additional Approval Required checkbox
- External Source
- External Reference
- Channel
- Channel Reference

Navigation tabs at the bottom:

- Applicant
- Financials
- Limits
- Terms
- Deviations
- Summary
- Comments (selected)

Comments section:

- Previous Comments
- Documents | Dedupe | Financing Assets | Covenants | Multiple Asset
- Previous Remarks
- Remarks
- Audit button
- Outcome dropdown
- Exit button

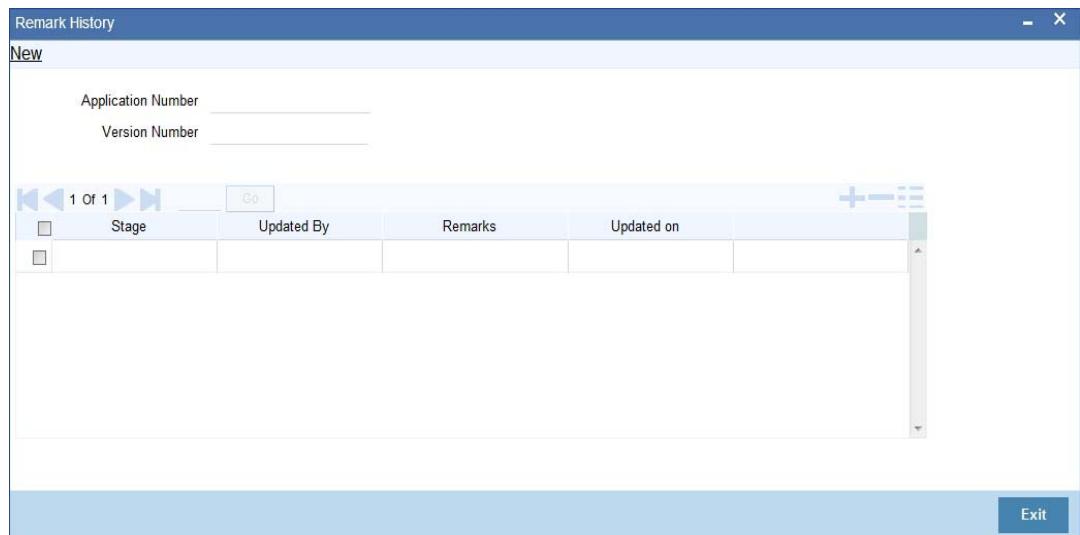
Previous Comments

The system displays the previous stage comments.

Additional Comments

Specify the additional comments in the current stage, if any.

To view history of remarks updated during a transaction. Click 'Remarks' button to view the remarks.



The system displays the following details:

- Application Number
- Stage
- Updated By
- Remarks
- Updated on

2.4.15 Documents Button

You can capture the finance related documents details through the 'Documents Upload' screen. Click 'Documents' button to invoke this screen.



Application Number

The system displays the application number.

Application Category

The system displays the application category.

Documents**Document Category**

Select the document category from the adjoining option list.

Document Reference

Specify the document reference number.

Document Type

Select the type of document. The adjoining option list displays all the document types maintained in the system. Select the appropriate one.

Mandatory

Check this box to indicate whether the document is mandatory.

Remarks

Specify remarks, if any.

Ratio Upload

Check this box if you require ratio upload.

Upload

Click 'Upload' button to open the 'Document Upload' sub-screen.

In the 'Document Upload' sub-screen, specify the corresponding document path and click the 'Submit' button. Once the document is uploaded through the upload button, the system displays the document reference number.

View

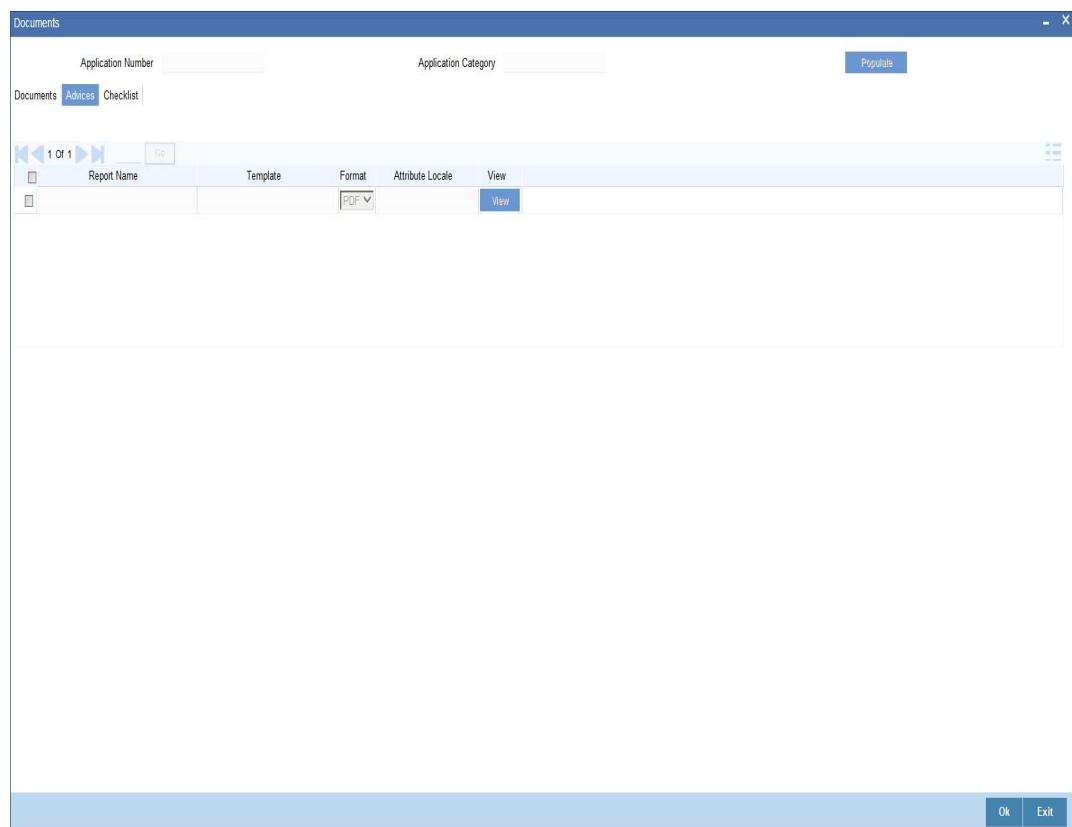
Click 'View' to view the document uploaded.

Edit

Click 'Edit' to edit the uploaded documents.

2.4.16 Advices Tab

Click 'Advices' tab in Documents screen to view advice details.



Report Name

The system displays the report name.

Template

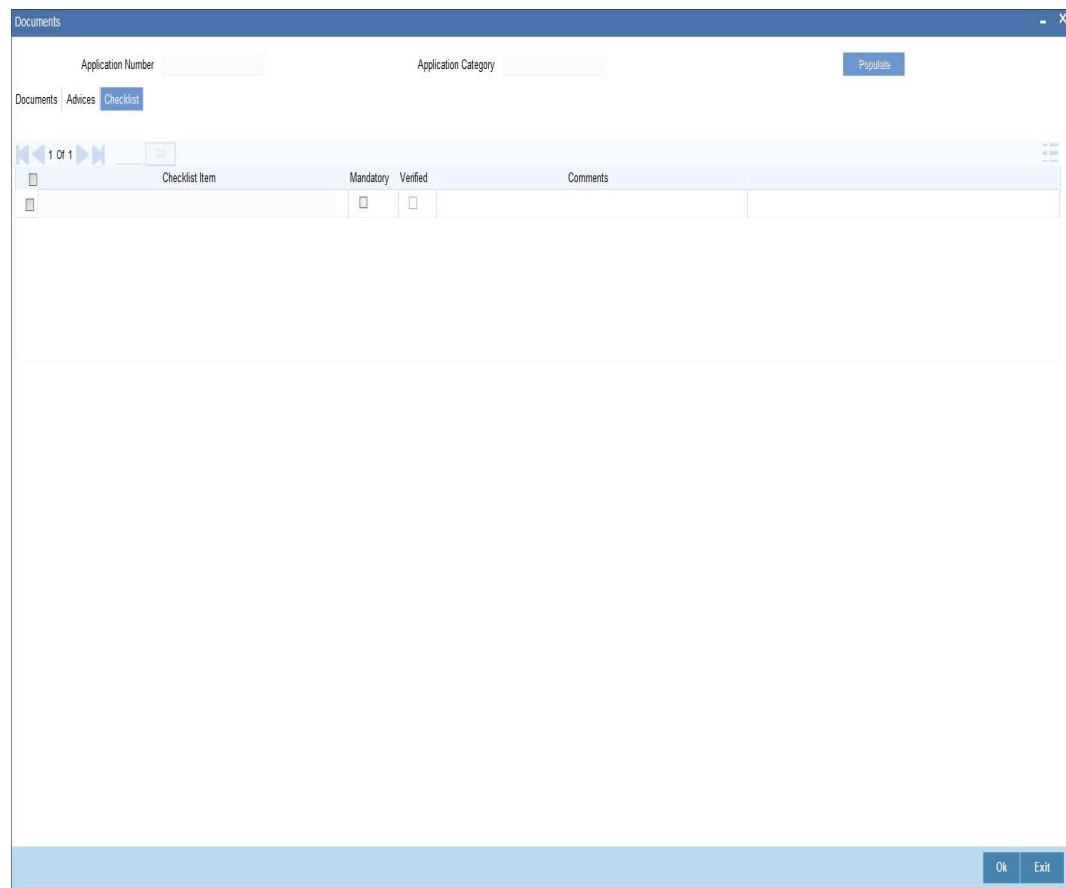
The system displays the template.

View

Click 'View' to view the uploaded document.

2.4.17 Checklist Tab

Click 'Checklist' tab in Documents screen to view checklist details.



Checklist Item

The system displays the checklist details.

Mandatory

This field is updated based on the maintenances in Documents sub screen.

Verified

Check this box to confirm that the corresponding checklist is verified.

Comments

Specify comments, if any.

2.4.18 Dedupe Button

You can query the duplicate details in the Dedupe screen.

When a customer or prospect applies for a finance, the bank verifies if there are any duplicate applications initiated by customer or prospect in the system. If there are any pipeline applications that are suspected to be duplicate of an already initiated application or an existing finance contract, the system identifies and displays the existing transactions details in the Dedupe screen.

Click 'Dedupe' button to invoke Dedupe details screen.

The screenshot shows the 'Finance Preferences' window with the following sections and settings:

- General:** Application Number, Application Branch, Financing Account Number, Application Type (set to 'Others'), Product Code, Customer Number.
- Account Preference:** Tab selected, showing options like Amend Past Paid Schedule, Recalculate Annuity On Disbursement, Stop Disbursement, Finance Statement Required, Rescheduling Allowed, Re-Schedule Amortization on Final Disbursement, Use guarantor for Repayment, Multiple Down Payment Required, Cheque Book Facility, Passbook Facility, ATM Facility, Partial Block Release, Financing Against Salary, Notary Pre Confirmed.
- Construction Details Istisna/ Forward Ijarah/ Musharaka UC:** Original Construction Date, Construction End Date, Window Of Repayment, Frequency, Handover Applicable, Handover Date.
- Grace Period:** Supplier Grace Period, Customer Grace Period, both with Frequency dropdowns.
- Liquidation:** Liquidation Mode (set to 'Auto'), Liquidation Back Valued Schedules, Reset Retry Count for Reversed Auto Liquidation, Partial Liquidation, Allow Bulk Payment, Retries Auto Liquidation Days, Retries Advice Days, Close Collateral.
- Settlement:** Limit days for settlement, Other Customer Accounts (0), Guarantor Accounts (0).
- Tracking:** Track Receivable, Auto Liquidation.
- Finance Statements:** Finance Statements tab.

2.4.18.1 Customers

Applications

In the Application section, the system checks for any duplicates in the applications that are already initiated from Origination.

Existing Customers

In the Existing Customers section, the system checks for any duplicate entry in the existing customer details based on First Name, Middle Name, Last Name, Short Name and National ID.

2.4.18.2 Contracts

Applications

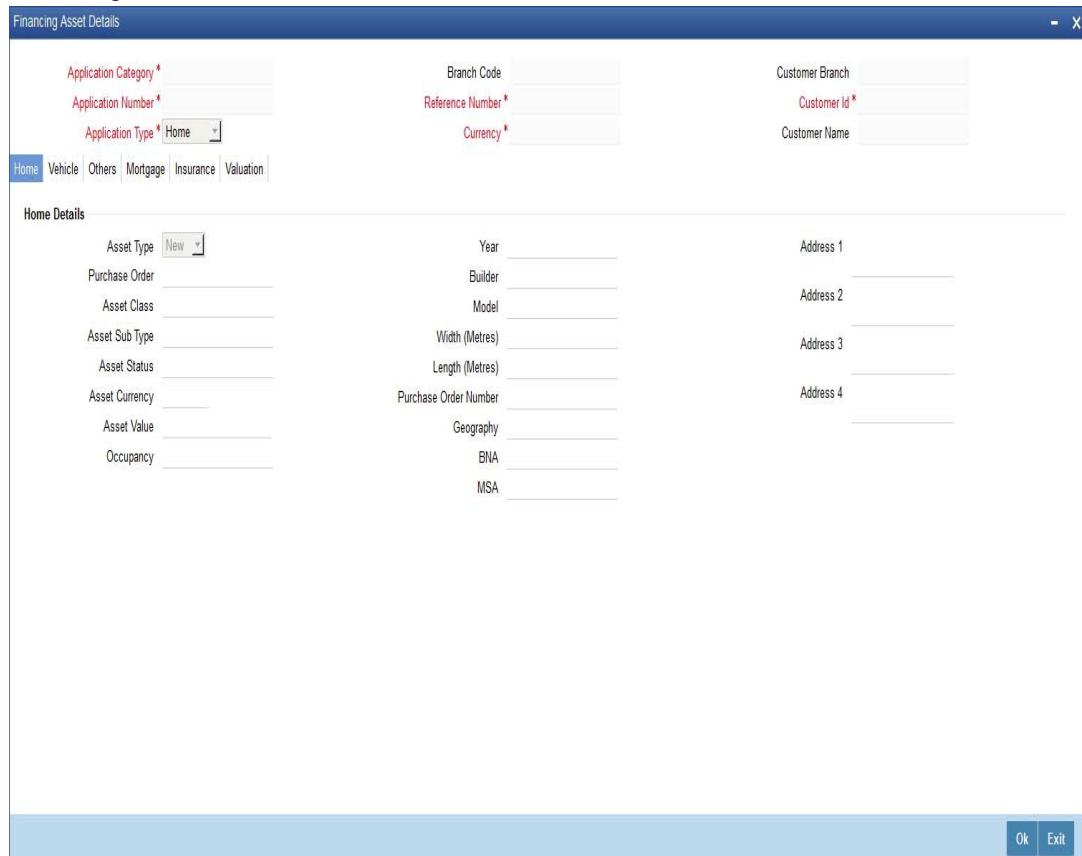
In the Application section, the system checks for any duplicates in the finance applications that are already initiated from Origination.

Existing Customers

In the Existing Customers section, the system checks for any duplicate entry in the existing finance details based on Number of Instalments, Frequency, Frequency Unit, Requested Amount.

2.4.19 Financing Asset Button

You can capture the finance asset details based on the finance type. You can capture the finance type details from this Asset Details screen. You can invoke this screen by clicking 'Financing Assets' button.



The screenshot shows the 'Financing Asset Details' window. At the top, there are fields for 'Application Category*', 'Application Number*', 'Branch Code', 'Customer Branch', 'Customer Id*', and 'Customer Name'. Below these are tabs for 'Home', 'Vehicle', 'Others', 'Mortgage', 'Insurance', and 'Valuation', with 'Home' selected. The 'Home Details' section contains fields for 'Asset Type' (set to 'New'), 'Year', 'Address 1'; 'Purchase Order', 'Builder', 'Address 2'; 'Asset Class', 'Model', 'Address 3'; 'Asset Sub Type', 'Width (Metres)', 'Address 4'; 'Asset Status', 'Length (Metres)'; 'Asset Currency', 'Purchase Order Number'; 'Asset Value', 'Geography'; 'Occupancy', 'BNA'; and 'MSA'. At the bottom right are 'Ok' and 'Exit' buttons.

Application Category

The system displays the application category.

Application Number

The system displays the application number.

Application Type

Select the type of application from the drop-down list. The list displays the following values:

- Home
- Vehicle
- Personal
- Mortgage
- Others

Finance Branch

The system displays the finance branch.

Finance Reference

The system displays the finance reference number.

Finance Currency

The system displays the finance currency.

Customer Branch

The system displays the customer branch.

Customer ID

The system displays the customer ID.

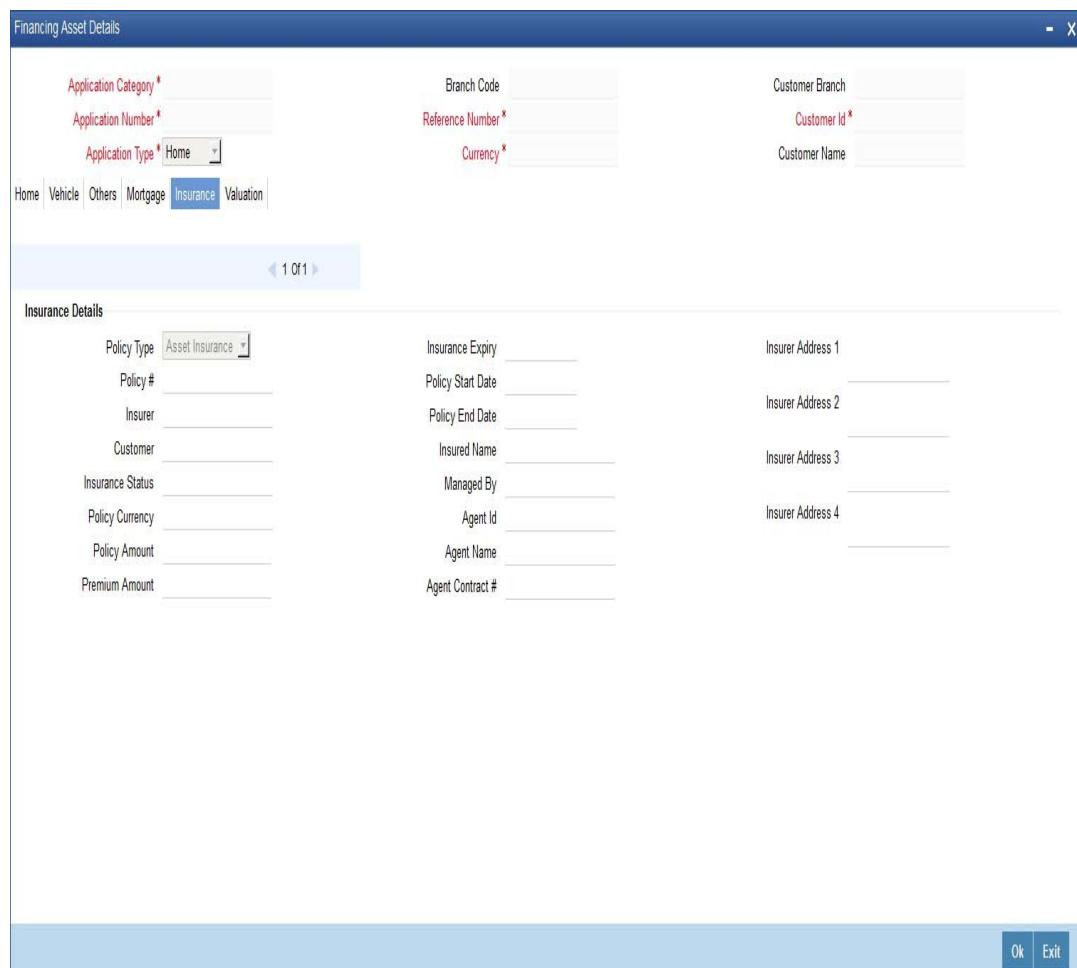
Customer Name

The system displays the customer name.

For information on Home, Vehicle, Others, Mortgage and Valuation Tabs, refer to the section 'Assets Button' in the chapter 'Account Creation' in Retail Lending User Manual.

2.4.20 Insurance Tab

Click 'Insurance' tab to view the insurance details.



| Insurance Details | | |
|-------------------|-----------------|-------------------|
| Policy Type | Asset Insurance | Insurance Expiry |
| Policy # | | Policy Start Date |
| Insurer | | Policy End Date |
| Customer | | Insured Name |
| Insurance Status | | Managed By |
| Policy Currency | | Agent Id |
| Policy Amount | | Agent Name |
| Premium Amount | | Agent Contract # |

Policy Type

Select the type of policy from the drop-down list. The list displays the following values:

- Asset Insurance
- Life Insurance

Policy No

The system displays the policy number.

Insurer

The system displays the insurer.

Customer

The system displays the customer number.

Insurance Status

The system displays the insurance status.

Policy Currency

The system displays the policy currency.

Policy Amount

The system displays the policy amount.

Premium Amount

The system displays the premium amount.

Insurance Expiry

The system displays the insurance expiry date.

Policy Start Date

The system displays the policy start date.

Policy End Date

The system displays the policy end date.

Insured Name

The system displays the insured name.

Managed By

The system displays the name of the person who manages the policy.

Agent ID

The system displays the identification number of the agent.

Agent Name

The system displays the name of the agent.

Agent Contract No

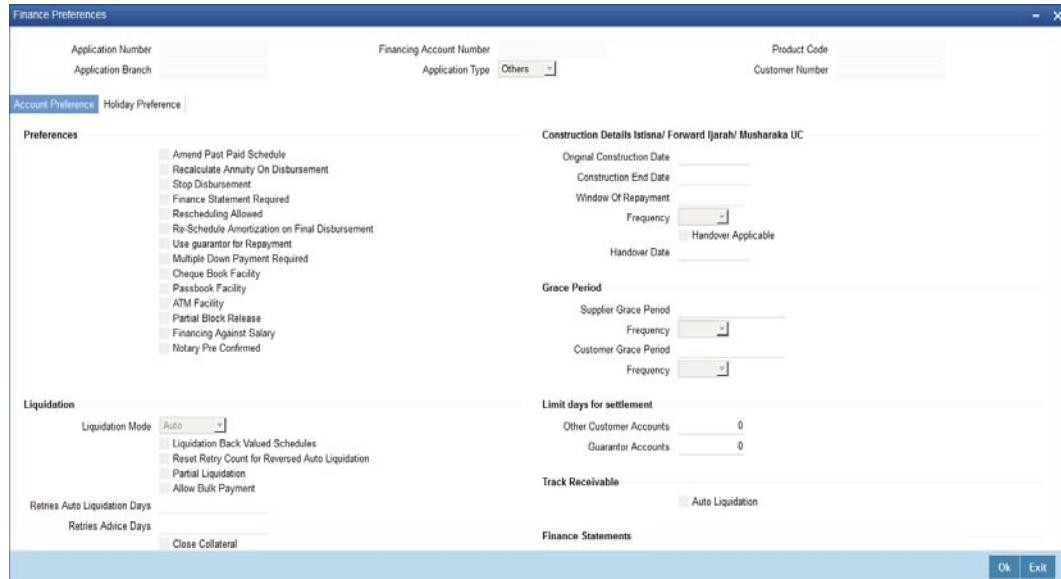
The system displays the contract number of the agent.

Insurer Address 1,2,3,4

The system displays the address of the insurer.

2.4.21 Preferences Button

You can capture preference details in the Finance Preference screen. Click 'Preference' button to invoke this screen.



Specify the following details.

Preferences

Amend Past Paid Schedule

Check this box to amend past paid schedule.

Recalculate Annuity On Disbursement

Check this box to recalculate annuity on disbursement.

Stop Disbursement

Check this box to stop disbursement.

Finance Statement Required

Check this box to indicate finance statement is required.

Rescheduling Allowed

Check this box to allow rescheduling.

Re-Schedule Amortization on Final Disbursement

Check this box to re-schedule amortization on final disbursement.

Use guarantor for Repayment

Check this box to use guarantor for repayment.

Multiple Down Payment Required

Check this box to indicate multiple down payment required.

Cheque Book Facility

Check this box to issue a cheque book to the account holder.

Passbook Facility

Check this box to issue a passbook to the account holder.

ATM Facility

Check this box to allow account accessible for ATM operations.

Partial Block Release

Check this box to release partial block.

Financing Against Salary

Check this box to allow financing against salary.

Notary Pre Confirmed

Check this box to indicate notary pre confirmation.

Grace Period**Supplier Grace Period**

Specify the supplier grace period.

Frequency

Specify the grace period frequency of the supplier.

Customer Grace Period

Specify the customer grace period.

Frequency

Specify the grace period frequency of the customer.

Liquidation**Liquidation Mode**

Select the liquidation mode from the drop-down list. The options are as follows:

- Auto
- Manual
- Component

Liquidation Back Valued Schedules

Check this box to liquidate all the schedules with a due date less than the system date on initiation of a back value dated finance.

Reset Retry Count for Reversed Auto Liquidation

Check this box to allow to reset retry count for reversed auto liquidation.

Partial Liquidation

Check this box to allow partial liquidation.

Allow Bulk Payment

Check this box to allow bulk payment.

Retries Auto Liquidation Days

Specify the retries auto liquidation days.

Retries Advice Days

Specify the retries advice days.

Close Collateral

Check this box to close collateral.

Limit Days for Settlement

Other Customer Accounts

Specify the number of days after which the other accounts of customer should be considered for settlement.

By default, the system will display zero. You can amend this value.

Guarantor Accounts

Specify the number of days after which the guarantor account should be considered for settlement.

By default, the system will display zero. You can amend this value.

Track Receivable

Auto Liquidation

Check this box to allow auto liquidation.

Finance Statements

Start Date

Specify the start date of the finance statement.

Frequency

Select the frequency from the drop-down list. The options are as follows:

- Daily
- Monthly
- Quarterly
- Half Yearly
- Yearly

Frequency Units

Specify the frequency units.

Provisioning Preference

Provisioning Mode

Select the auto provisioning mode. The options are as follows:

- Auto
- Manual
- Not Applicable

Finance Notices

Finance Settlement Request

Check this box to allow finance settlement request.

Notice Date

Specify the notice date.

Expected Closure Date

Specify the expected closure date.

Renegotiation Details

Maximum Renegotiations

Specify the maximum renegotiations count.

Renegotiation No

The system displays the renegotiation number.

Status Change Mode

Status Change Mode

Select the status change mode. The options are as follows:

- Auto
- Manual

Holiday Periods

Period

Specify the holiday period. Alternatively, you can select the period from the option list. The list displays the valid periods maintained in the system.

UDE Rate Plan

Start Date

Specify the start date of the UDE rate plan from the adjoining calendar.

End Date

Specify the end date of the UDE rate plan from the adjoining calendar.

Intermediary

Intermediary Code

Specify the intermediary code. Alternatively, you can select the code from the option list. The list displays the codes maintained in the system.

Intermediary Name

The system displays the intermediary name.

Intermediary Ratio

Specify the intermediary ratio.

Click 'Holiday Preference' tab to specify the holiday preferences.

Finance Preferences

| | | |
|--|--|-------------------------------------|
| Application Number | Financing Account Number | Product Code |
| Application Branch | Application Type <input type="button" value="Others"/> | Customer Number |
| Account Preference <input type="button" value="Holiday Preference"/> | | |
| Holiday Treatment for Disbursement / Payment Schedules | | |
| Ignore Holidays | Move Across Month | |
| Holiday Check <input type="button" value="Local"/> | Cascade Schedules | |
| Holiday Currency | Schedule Movement | |
| | <input type="radio"/> Move Forward | <input type="radio"/> Move Backward |
| Holiday Treatment for Maturity/Value Dates | | |
| Ignore Holidays | Move Across Month | |
| Holiday Check <input type="button" value="Local"/> | Move Forward | |
| Holiday Currency | Move Backward | |
| Holiday Treatment for Revision Schedules | | |
| <input type="checkbox"/> Same as payment schedules | Move Across Month | |
| Ignore Holidays | Cascade Schedules | |
| Holiday Check <input type="button" value="Local"/> | Schedule Movement | |
| Holiday Currency | <input type="radio"/> Move Forward | <input type="radio"/> Move Backward |

Ok | Exit

For details on Holiday Preferences, refer to the section 'Holiday Preferences Tab' in the chapter 'Defining Product Categories and Product' in Retail Lending User Manual.

2.4.22 Covenant Button

You can capture the covenant details in covenant screen. Click 'Covenant' button to invoke this screen.

Covenant Details

| | | | | | | | | | | | | | | | | | | | | | | |
|---|--|--|----------|------------|----------|-----------|----------|----------|--|--|--|--|--|--|--|--------------------------|--|--|--|--|--|--|
| Application Number * | Application Branch * | | | | | | | | | | | | | | | | | | | | | |
| Covenant Details | | | | | | | | | | | | | | | | | | | | | | |
| <table border="1"> <tr> <td>1 Of 1</td> <td>Go</td> <td>Start Date</td> <td>End Date</td> <td>Frequency</td> <td>Due date</td> <td>Currency</td> </tr> <tr> <td><input type="checkbox"/> Covenant Name *</td> <td><input type="button" value="Covenant Type"/></td> <td><input type="button" value="Affirmative"/></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </table> | | 1 Of 1 | Go | Start Date | End Date | Frequency | Due date | Currency | <input type="checkbox"/> Covenant Name * | <input type="button" value="Covenant Type"/> | <input type="button" value="Affirmative"/> | | | | | <input type="checkbox"/> | | | | | | |
| 1 Of 1 | Go | Start Date | End Date | Frequency | Due date | Currency | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> Covenant Name * | <input type="button" value="Covenant Type"/> | <input type="button" value="Affirmative"/> | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | |

Ok | Exit

Application Number

The system displays the application number.

Application Branch

The system displays the application branch.

Covenant Details**Covenant Name**

Select the covenant name from the list available here. The list displays the covenant names maintained in Covenant Maintenance screen.

Covenant Type

Specify the type of covenant.

Start Date

Select the start date from the adjoining calendar.

End Date

Select the end date from the adjoining calendar.

Frequency

Select a frequency according to which the Convent has to collected/revised. You may select any one of the following frequencies:

- Yearly
- Half Yearly
- Quarterly
- Monthly
- Weekly
- Daily

Due Date

Specify the number of days after which the covenant needs to be reviewed.

Currency

Specify the currency. Alternatively, you can select the currency from the option list. The list displays all valid currency codes.

Guideline Value

Specify the guideline value.

Actual Value

Specify the actual value.

Waived

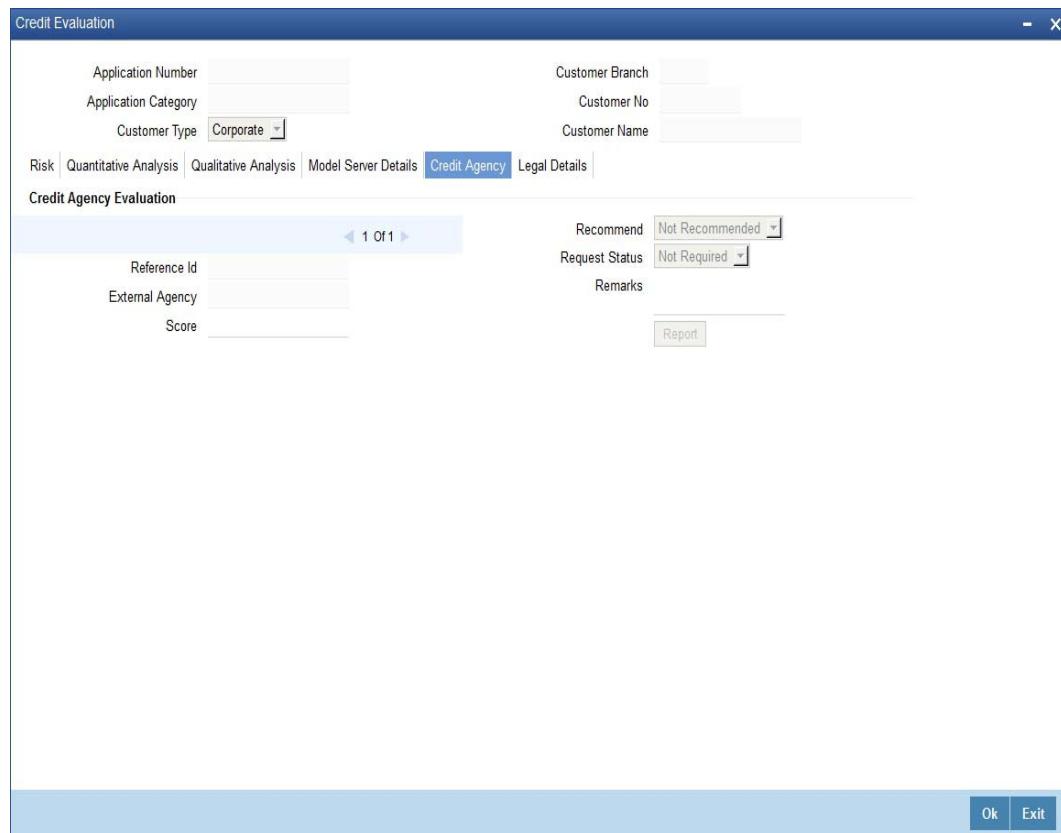
Check this box to waive the covenant.

Remarks

Specify the remarks about the covenant maintenance.

2.4.23 Evaluation Button

You can capture the evaluation details in evaluation screen. Click 'Evaluation' button to invoke this screen.



The screenshot shows the 'Credit Evaluation' window. At the top, there are fields for 'Application Number', 'Customer Branch', 'Application Category' (set to 'Corporate'), 'Customer No', and 'Customer Name'. Below these are tabs for 'Risk', 'Quantitative Analysis', 'Qualitative Analysis', 'Model Server Details', 'Credit Agency' (which is selected and highlighted in blue), and 'Legal Details'. The 'Credit Agency Evaluation' section contains fields for 'Reference Id', 'External Agency', 'Score', 'Recommend' (set to 'Not Recommended'), 'Request Status' (set to 'Not Required'), 'Remarks', and a 'Report' button. At the bottom right are 'OK' and 'Exit' buttons.

Application Number

The system displays the application number.

Application Branch

The system displays the application branch.

Application Category

The system displays the application category.

Customer No

The system displays the customer number.

Customer Type

The system displays the customer type.

2.4.24 Risk Tab

Risk Details

Risk ID

Specify the risk ID.

Description

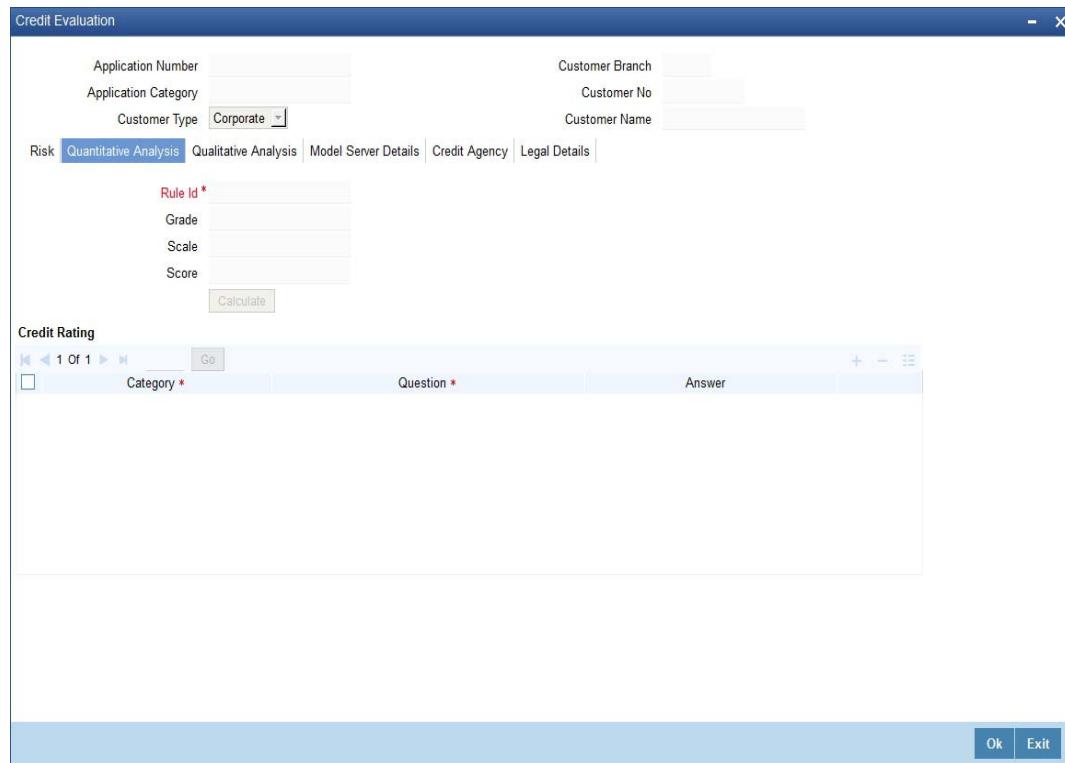
Give a brief description on the risk ID.

Score

Specify the score.

2.4.25 Quantitative Analysis Tab

Click 'Quantitative Analysis' button to invoke this screen.



The screenshot shows the 'Credit Evaluation' window with the 'Quantitative Analysis' tab selected. The window includes fields for Application Number, Application Category (Customer Type: Corporate), Customer Branch, Customer No, and Customer Name. Below these are tabs for Risk, Quantitative Analysis (selected), Qualitative Analysis, Model Server Details, Credit Agency, and Legal Details. The 'Quantitative Analysis' section contains fields for Rule Id, Grade, Scale, and Score, with a 'Calculate' button. The 'Credit Rating' section shows a table with columns for Category, Question, and Answer, with a '1 Of 1' entry. The bottom right of the window has 'Ok' and 'Exit' buttons.

Rule ID

The system displays the rule ID.

Grade

The system displays the grade.

Scale

The system displays the scale.

Score

The system displays the score.

Credit Rating**Question ID**

Specify the question ID.

Category

Specify the category.

Question

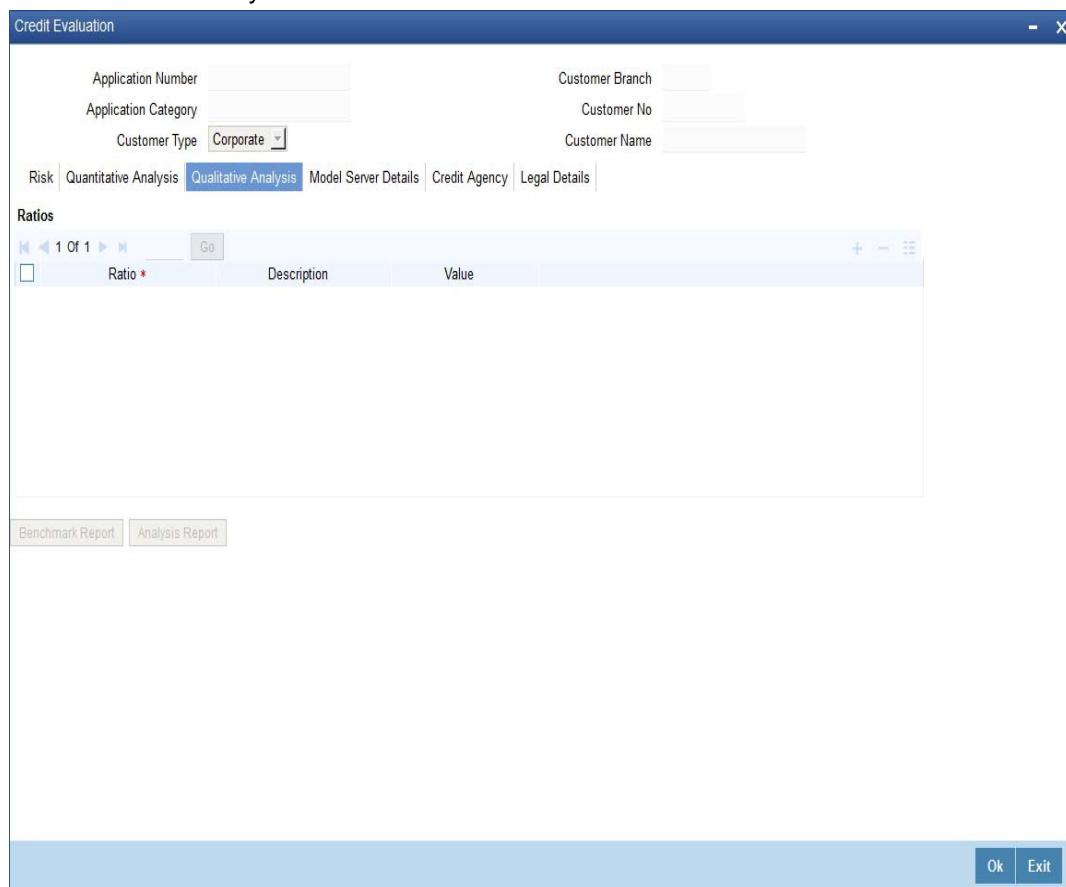
Specify the question.

Answer

Specify the answer.

2.4.26 Qualitative Analysis Tab

Click 'Qualitative Analysis' button to invoke this screen.



The screenshot shows the 'Credit Evaluation' window with the 'Qualitative Analysis' tab selected. The window has several input fields at the top: Application Number, Application Category (with a dropdown showing 'Corporate'), Customer Type (set to 'Corporate'), Customer Branch, Customer No, and Customer Name. Below these are several tabs: Risk, Quantitative Analysis, Qualitative Analysis (which is highlighted in blue), Model Server Details, Credit Agency, and Legal Details. A 'Ratios' section contains a table with one row. The table has columns for 'Ratio *' (with a checked checkbox), 'Description' (empty), and 'Value' (empty). Navigation buttons (Back, Forward, Go) are located above the table. At the bottom of the window are 'Benchmark Report' and 'Analysis Report' buttons, and 'Ok' and 'Exit' buttons.

Ratios

Ratio

The system displays the ratio.

Description

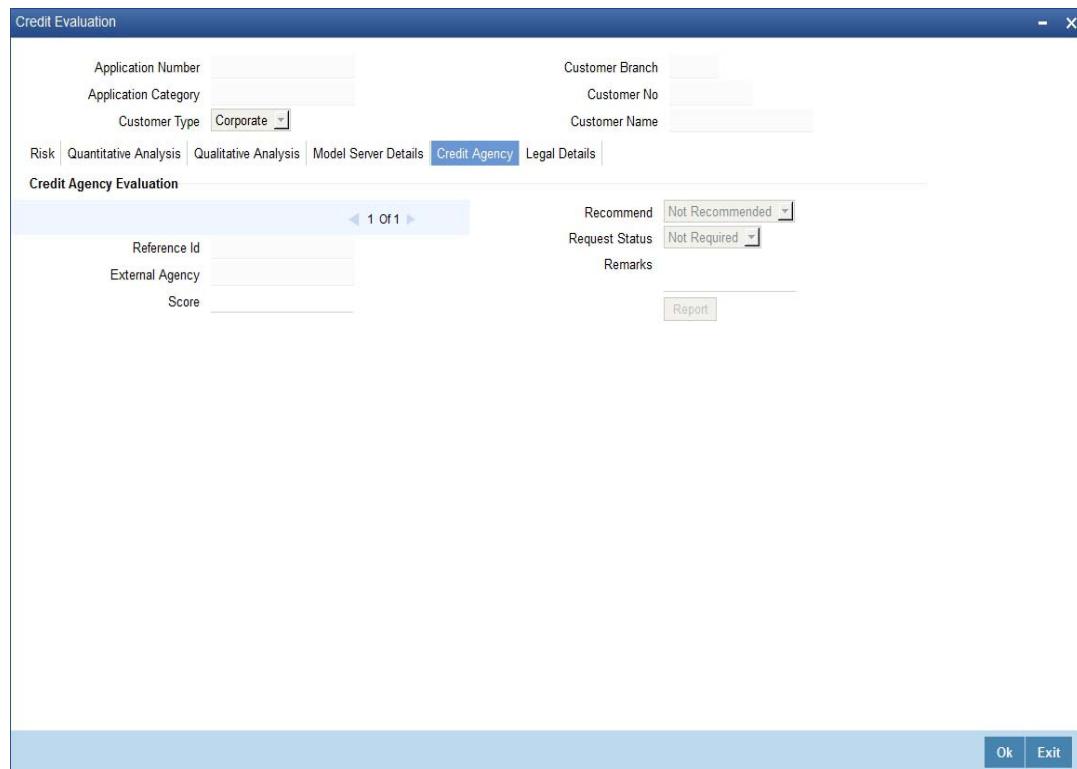
The system displays the description.

Value

The system displays the value.

2.4.27 Credit Agency Tab

Click 'Credit Agency' tab to view credit rating details.



The screenshot shows the 'Credit Evaluation' window with the 'Credit Agency' tab selected. The window includes fields for Application Number, Application Category (Corporate selected), Customer Branch, Customer No, and Customer Name. Below these are tabs for Risk, Quantitative Analysis, Qualitative Analysis, Model Server Details, Credit Agency (selected), and Legal Details. The 'Credit Agency Evaluation' section contains fields for Reference Id, External Agency, Score, and a 'Report' button. On the right, there are dropdowns for Recommend (Not Recommended) and Request Status (Not Required). The bottom right of the window has 'Ok' and 'Exit' buttons.

Request ID

Specify the request ID.

External Agency

Specify the external agency.

Score

Specify the score.

Recommend

Specify if the external credit rating is recommended or not.

Request Status

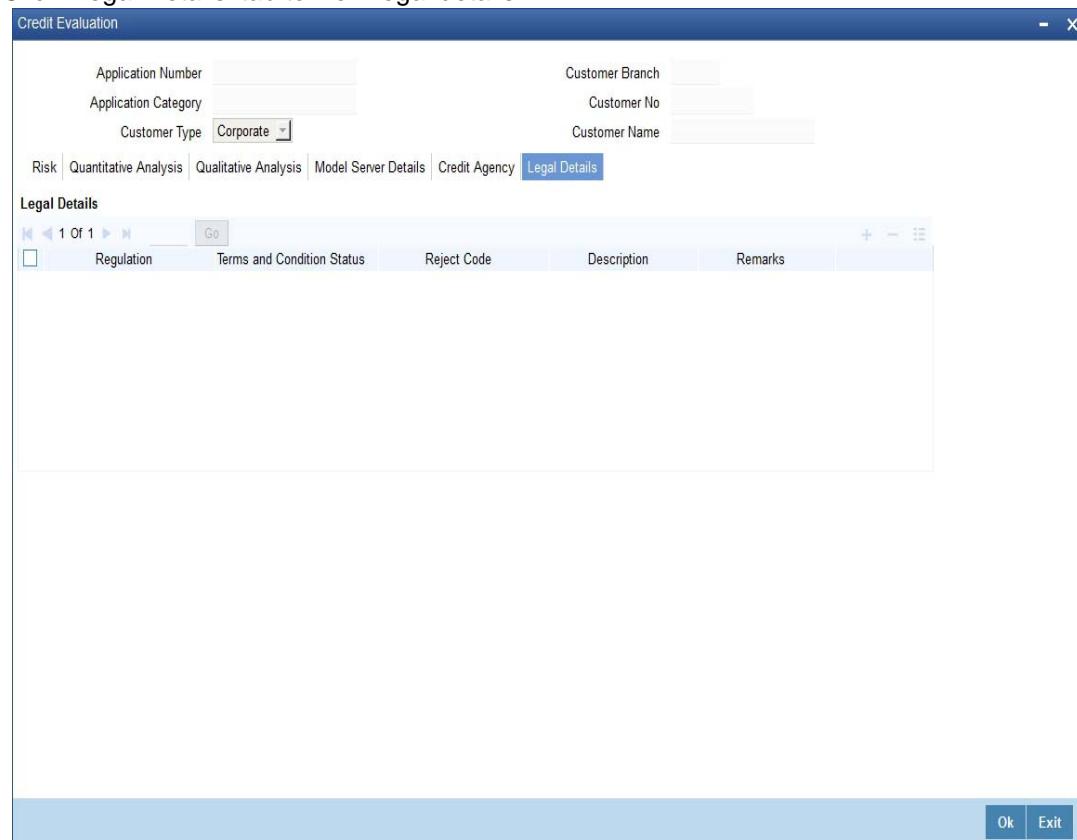
Specify the request status.

Remarks

Specify remarks, if any.

2.4.28 Legal Details Tab

Click 'Legal Details' tab to view legal details.



The screenshot shows the 'Credit Evaluation' application window. At the top, there are fields for 'Application Number', 'Customer Branch', 'Application Category' (set to 'Corporate'), 'Customer No', and 'Customer Name'. Below these are tabs for 'Risk', 'Quantitative Analysis', 'Qualitative Analysis', 'Model Server Details', 'Credit Agency', and 'Legal Details'. The 'Legal Details' tab is selected and highlighted in blue. Below the tabs is a table titled 'Legal Details' with the following columns: Regulation, Terms and Condition Status, Reject Code, Description, and Remarks. The table displays 1 Of 1 record. At the bottom right of the window are 'Ok' and 'Exit' buttons.

Regulation

Specify the regulation details.

Terms and Conditions Status

Specify the terms and condition status.

Reject Code

Specify the reject reason code.

Description

Specify the reject reason description.

Remarks

Specify remarks, if any.

2.4.29 MIS Button

You can capture MIS details in MIS screen. Click 'MIS' button to invoke this screen.

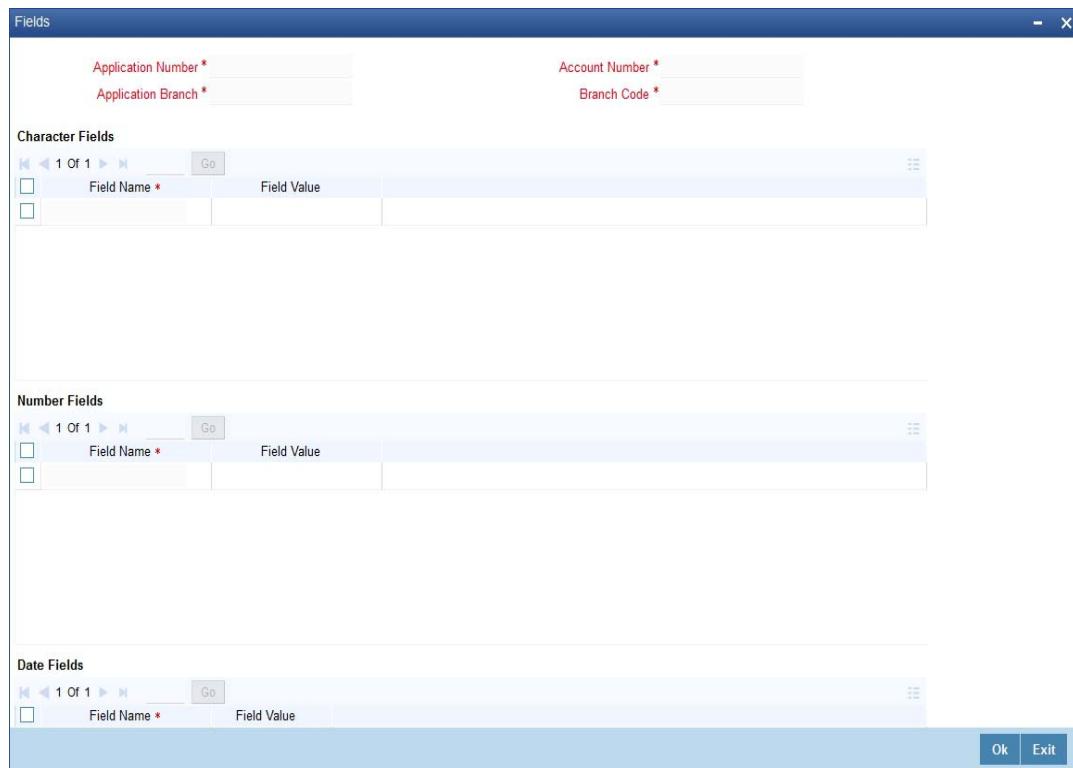
The MIS screen interface includes the following fields and sections:

- Header:** MIS, X
- Top Row:** Application Number*, Product*, Branch Code*, Currency*, Link To Group (with a Default button), MIS Group
- Input Section:** Link To Group, Related Reference, Related Account, Rate Code, Spread, MIS Head
- Rate At Section:** Rate Type (dropdown), Interest Method (dropdown), Cost Code 1-5, Pool Code, Contract Level, Reference Rate, Pool Code
- Transaction MIS Section:** MIS Group for Transaction MIS 1-7
- Composite MIS Section:** MIS Group for Composite MIS 1-7
- Fund MIS Section:** MIS Group for Fund MIS 1-7
- Buttons:** Ok, Exit

For information on MIS, refer to the section 'MIS Button' in the chapter 'Account Creation' in Retail Lending User Manual.

2.4.30 Fields Button

You can capture the UDF details in 'Fields' screen. Click 'Fields' button to invoke this screen.



The screenshot shows the 'Fields' screen with three tabs: Character Fields, Number Fields, and Date Fields. Each tab contains a table with columns for Field Name and Field Value. The 'Character Fields' tab has entries for Application Number and Application Branch. The 'Number Fields' tab has entries for Account Number and Branch Code. The 'Date Fields' tab is empty. The screen includes navigation buttons (Back, Forward, Go), a toolbar, and 'Ok' and 'Exit' buttons at the bottom right.

For information on Finance UDF, refer to the section 'Fields Tab' in the chapter 'Account Creation' in Retail Lending User Manual.

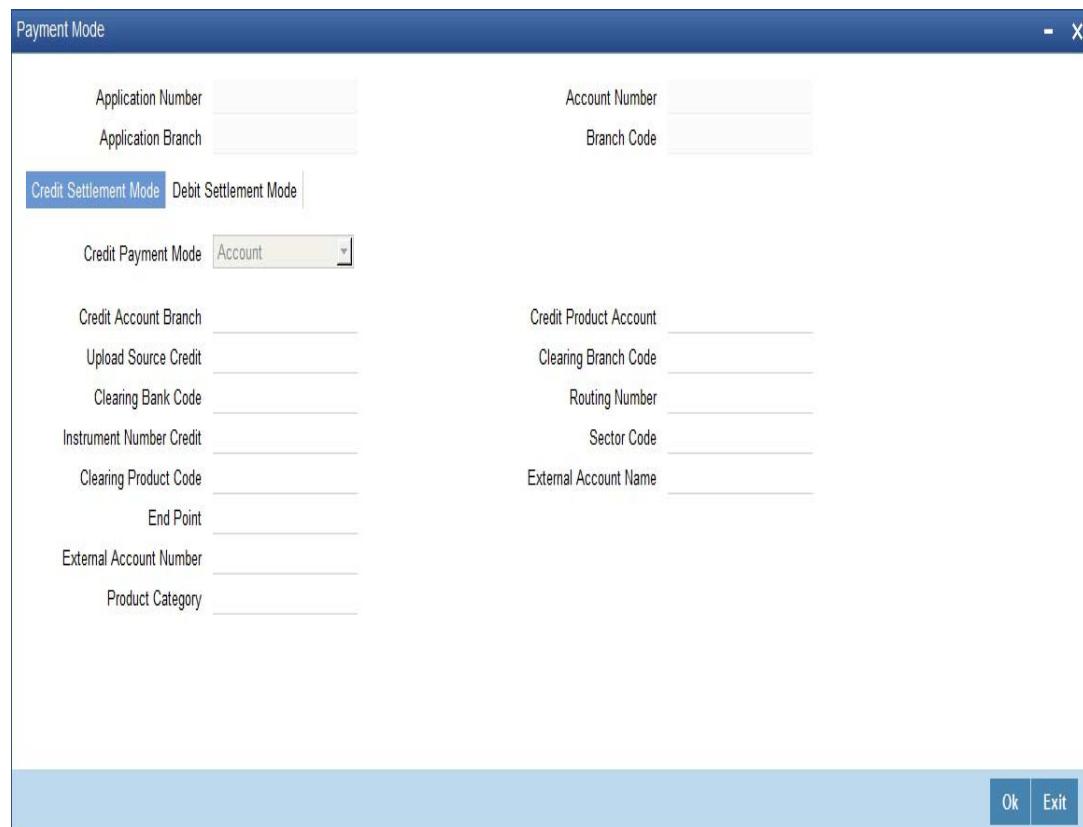
2.4.31 SWIFT Message Button

You can capture SWIFT message details in SWIFT Message Details screen. Click 'SWIFT Message' to invoke the following screen:

For details on SWIFT Message, refer to the section 'SWIFT Message Details Button' in the chapter 'Account Creation' in Retail Lending User Manual.

2.4.32 Payment Mode Button

You can capture Payment details in Payment screen. Click 'Payment Mode' button to invoke this screen.



| | |
|--|------------------------|
| Application Number | Account Number |
| Application Branch | Branch Code |
| Credit Settlement Mode Debit Settlement Mode | |
| Credit Payment Mode | Account |
| Credit Account Branch | Credit Product Account |
| Upload Source Credit | Clearing Branch Code |
| Clearing Bank Code | Routing Number |
| Instrument Number Credit | Sector Code |
| Clearing Product Code | External Account Name |
| End Point | |
| External Account Number | |
| Product Category | |

Specify the following details.

Application Number

The system displays the application number.

Application Branch

The system displays the application branch.

Account Number

The system displays the account number.

Branch Code

The system displays the branch code.

2.4.32.1 Credit Settlement Mode

Click the 'Credit Settlement Mode' tab to specify the credit settlement mode details.

Payment Mode

| | |
|---|------------------------|
| Application Number | Account Number |
| Application Branch | Branch Code |
| <input checked="" type="radio"/> Credit Settlement Mode <input type="radio"/> Debit Settlement Mode | |
| Credit Payment Mode <input type="button" value="Account"/> <input type="button" value="Account"/> | |
| Credit Account Branch | Credit Product Account |
| Upload Source Credit | Clearing Branch Code |
| Clearing Bank Code | Routing Number |
| Instrument Number Credit | Sector Code |
| Clearing Product Code | External Account Name |
| End Point | |
| External Account Number | |
| Product Category | |

Specify the following details.

Credit Payment Mode

Select the mode of payment by which the account is credited from the drop-down list. The options are as follows:

- Account
- Credit Card
- Clearing
- Debit Card
- External Account
- Electronic pay order
- GIRO
- Internal Cheque
- Instrument
- Cash/Teller

Credit Account Branch

Specify the credit account branch where the account is credited. Alternatively, you can select the branch from the option list. The list displays the valid branch codes maintained in the system.

Upload Source Credit

Specify the upload source credit. Alternatively, you can select the it from the option list.

Clearing Bank Code

Specify the clearing bank code. Alternatively, you can select the bank code from the option list. The list displays the bank codes maintained in the system.

Instrument Number Credit

Specify the credit instrument number.

Clearing Product Code

Specify the clearing product code. Alternatively, you can select the product code from the option list. The list displays the product codes maintained in the system.

End Point

Specify the end point. Alternatively, you can select the end point from the option list. The list displays the valid end points maintained in the system.

External Account Number

Specify the external account number of the creditor.

Product Category

Specify the product category. Alternatively, you can select the product category from the option list. The list displays the valid product categories maintained in the system.

Credit Product Account

Specify the credit product account. Alternatively, you can select the account from the option list. The list displays the valid accounts maintained in the system.

Clearing Branch Code

Specify the clearing branch code. Alternatively, you can select the branch code from the option list. The list displays the valid branch codes maintained in the system.

Routing Number

Specify the routing number.

Sector Code

Specify the sector code. Alternatively, you can select the sector code from the option list. The list displays the valid sector codes maintained in the system.

External Account Name

Specify the external account name.

2.4.32.2 Debit Settlement Mode

Click the 'Debit Settlement Mode' tab to specify the credit settlement mode details.

Payment Mode

| | |
|---|-----------------------|
| Application Number | Account Number |
| Application Branch | Branch Code |
| Credit Settlement Mode Debit Settlement Mode | |
| Debit Payment Mode | Account |
| Debit Account Branch | Debit Product Account |
| External Account Number | External Account Name |
| Clearing Bank Code | Clearing Branch Code |
| Instrument Number Debit | Product Category |
| End Point | Routing Number |
| Clearing Product Code | Sector Code |
| Upload Source Debit | |
| Card Number | |
| Payer Bank Name | GIRO Number |
| Payer Account | Bank GIRO |
| Payer Branch | Plus |
| | Auto GIRO |
| | Auto |
| Ok Exit | |

Specify the following details.

Debit Payment Mode

Select the mode of payment by which the account is debited from the drop-down list. The options are as follows:

- Account
- Credit Card
- Clearing
- Debit Card
- External Account
- Electronic pay order
- GIRO
- Internal Cheque
- Instrument
- Cash/Teller
- PDC

Debit Account Branch

Specify the debit account branch where the account is debited. Alternatively, you can select the branch from the option list. The list displays the valid branch codes maintained in the system.

External Account Number

Specify the external account number of the debtor.

Clearing Bank Code

Specify the clearing bank code. Alternatively, you can select the bank code from the option list. The list displays the bank codes maintained in the system.

Instrument Number Debit

Specify the debit instrument number.

End Point

Specify the end point. Alternatively, you can select the end point from the option list. The list displays the valid end points maintained in the system.

Clearing Product Code

Specify the clearing product code. Alternatively, you can select the product code from the option list. The list displays the product codes maintained in the system.

Upload Source Debit

Specify the upload source credit. Alternatively, you can select the it from the option list.

Card Number

Specify the debit card number.

Payer Bank Name

Specify the bank name of the payer.

Payer Account

Specify the account number of the payer.

Payer Branch

Specify the branch of the payer.

Payer Bank Address 1

Specify the payer bank address 1.

Payer Bank Address 2

Specify the payer bank address 2.

Payer Bank Address 3

Specify the payer bank address 3.

Payer Bank Address 4

Specify the payer bank address 4.

Debit Product Account

Specify the debit product account. Alternatively, you can select the account from the option list. The list displays the valid accounts maintained in the system.

External Account Name

Specify the external account name.

Clearing Branch Code

Specify the clearing branch code. Alternatively, you can select the branch code from the option list. The list displays the branch codes maintained in the system.

Product Category

Specify the product category. Alternatively, you can select the product category from the option list. The list displays the valid product categories maintained in the system.

Routing Number

Specify the routing number.

Sector Code

Specify the sector code. Alternatively, you can select the sector code from the option list. The list displays the valid sector codes maintained in the system.

GIRO Number

Specify the GIRO number.

Bank GIRO

Specify the bank GIRO number.

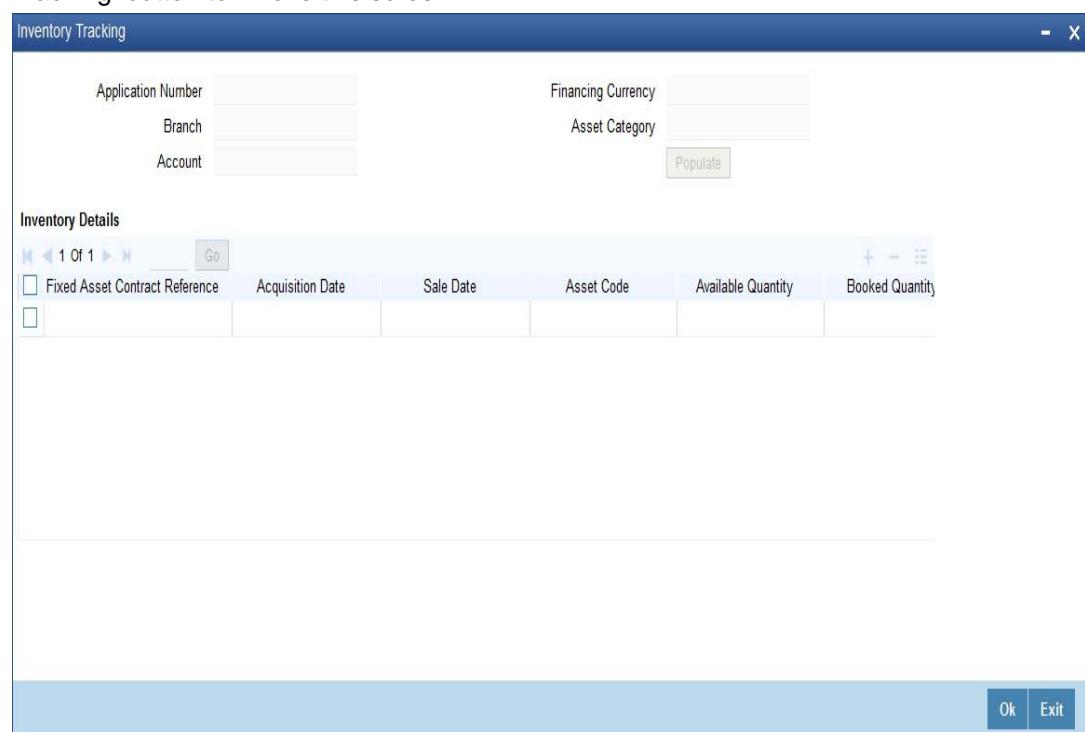
Auto GIRO

Specify the auto GIRO number.

For information on Payment Details, refer to the section 'Payment Mode Details Button' in the chapter 'Account Creation' in Retail Lending User Manual.

2.4.33 Inventory Button

You can view inventory tracking details in 'Inventory Tracking' screen. Click 'Inventory Tracking' button to invoke this screen.



| Fixed Asset Contract Reference | Acquisition Date | Sale Date | Asset Code | Available Quantity | Booked Quantity |
|--------------------------------|------------------|-----------|------------|--------------------|-----------------|
| | | | | | |

Specify the following details:

Application Number

The system displays the application number.

Branch

The system displays the application category.

Account

The system displays the account number.

Financing Currency

The system displays the financing currency.

Asset Category

The system displays the asset category.

Inventory details**Fixed Asset Contract Reference**

Specify the fixed asset contract reference number.

Acquisition Date

Specify the application date.

Sale Date

Specify the date of sale.

Asset Code

Specify the asset code.

Available Quantity

Specify the quantity available.

Booked Quantity

Specify the quantity booked.

Unit Price

Specify the unit price of the inventory.

Total Cost

Specify the total cost of the inventory.

Vendor Code

Specify the inventory code.

2.4.34 Multi Finance Button

You can view the multi finance details. Click 'Multi Finance' button to invoke this screen.

Multi Finance Company Details

| | |
|--------------------|----------------|
| Application Number | Account Number |
| Application Branch | Branch Code |

Multi Finance Company Details

| Multi Finance Company Details | | Currency | Amount | Rate | Value Date |
|-----------------------------------|---------------|----------|--------|------|------------|
| <input type="checkbox"/> Borrower | Borrower Name | | | | |
| <input type="checkbox"/> | | | | | |

Ok | Exit

Specify the following details:

Application Number

The system displays the application number.

Application Branch

The system displays the application category.

Account Number

The system displays the account number.

Branch Code

The system displays the branch code.

Multi Finance Company Details

Borrower

Specify the borrower number. Alternatively, you can select the borrower number from the option list. The list displays the borrower details maintained in the system.

Borrower Name

The system displays the borrower name for the borrower number selected.

Currency

Specify the currency code. Alternatively, you can select the currency code from the option list. The list displays the currency code maintained in the system.

Amount

Specify the amount borrowed.

Rate

Specify the rate.

Value Date

Specify the value date.

Maturity Date

Specify the date of maturity.

Remarks

Specify the remarks if any.

2.4.35 Party Button

Click 'Party' button to invoke this screen.

| Customer Id | Name | Settlement Branch | Settlement Account |
|-------------|------|-------------------|--------------------|
| | | | |

Specify the following details:

Application Number

The system displays the application number.

Application Branch

The system displays the application branch.

Account Number

The system displays the account number.

Branch Code

The system displays the branch code.

Customer Id

Specify the customer ID. Alternatively, you can select the customer ID from the option list. The list displays the valid customer ID maintained in the system.

Name

The system displays the name of the customer selected.

Settlement Branch

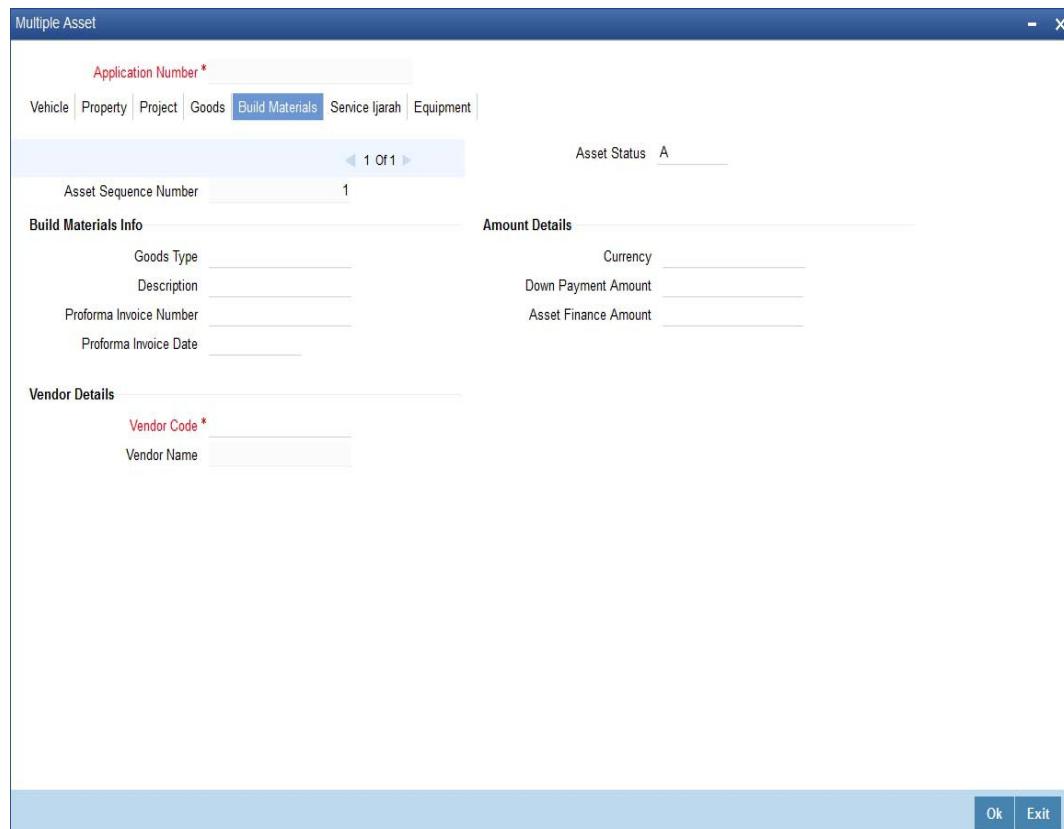
Specify the settlement branch code. Alternatively, you can select the settlement branch code from the option list. The list displays the branch codes maintained in the system.

Settlement Account

Specify the settlement account number.

2.4.36 Multiple Asset Button

You can capture the collateral details in the 'Multiple Asset' screen. Click 'Multiple Asset' button to invoke this screen.



The screenshot shows the 'Multiple Asset' dialog box. At the top, there are tabs for Vehicle, Property, Project, Goods, Build Materials, Service Ijarah, and Equipment. The 'Build Materials' tab is selected. Below the tabs, there is a section for 'Build Materials Info' with fields for Goods Type, Description, Proforma Invoice Number, and Proforma Invoice Date. To the right of this is a 'Amount Details' section with fields for Currency, Down Payment Amount, and Asset Finance Amount. At the bottom, there is a 'Vendor Details' section with fields for Vendor Code and Vendor Name. The bottom right of the dialog box has 'Ok' and 'Exit' buttons.

Application Number

The system displays the application number.

Asset Sequence Number

The system displays the asset sequence number.

Asset Status

The system displays the status of the asset.

2.4.36.1 Vehicle Tab

Vehicle Details

Type

Select the type of asset from the drop-down list.

Asset Category

Specify the asset category.

Description

Specify the description of the asset.

Application Number

Specify the application number of the asset.

Class

Specify the asset class.

Color

Specify the color of the asset.

No. of Cylinders

Specify the cylinder numbers.

Vehicle Condition

Specify the condition of the vehicle.

Maker Code

Specify the maker code of the vehicle.

Year of Manufacturing

Specify the manufacturing year of the vehicle.

Year Model

Specify the model of the vehicle.

Sub Model

Specify the sub model of the vehicle.

Engine Number

Specify the engine number of the vehicle.

Chassis Number

Specify the chassis number.

Registration Details

Specify the registration details of the vehicle.

Registration Type

Specify the registration type of the vehicle.

Registration Name

Specify the registration name of the vehicle.

Registration Emirate

Specify the registration emirate.

Reg#

Specify the registration number.

Registration Date

Specify the registration date of the vehicle.

Delivery Date

Specify the date of delivery of the vehicle.

Insurance Details

Specify the insurance details of the vehicle.

Insured By Bank

Specify whether the vehicle is insured by the bank.

Insurance Company

Specify the insurance company name.

Currency

Specify the currency code.

Premium Amount

Specify the premium amount of the vehicle insurance.

Amount Details

Specify the amount details.

Requested Finance Amount

Specify the requested finance amount.

% Amount

Specify the amount in percentage.

Vendor Details

Specify the vendor details.

Vendor Code

Specify the vendor code.

Vendor Name

The system displays the name of the vendor.

Agent Name

Specify the name of the agent.

Agent Branch

Specify the branch of the agent.

Agent Sales Name

Specify the sales name of the agent.

Appraiser Details

Specify the appraiser details.

Appraiser Name

Specify the name of the appraiser.

Appraiser Value

Specify the appraiser value.

Appraiser Date

Specify the date of the appraiser.

Total Amount Details

Specify the total amount details.

Down Payment Amount

Specify the Down Payment Amount.

Vehicle Value

Specify the value of the vehicle.

Maintenance Cost

Specify the maintenance cost.

Insurance Amount

Specify the insurance amount.

Asset Finance Amount

Specify the asset finance amount.

2.4.36.2 Property Tab

Click 'Property' tab to specify the property details

The screenshot shows a software interface for managing assets. At the top, a blue header bar reads 'Multiple Asset'. Below it, a navigation bar has tabs for 'Vehicle', 'Property' (which is selected and highlighted in blue), 'Project', 'Goods', 'Build Materials', 'Service Ijarah', and 'Equipment'. The main content area is titled 'LBL_PROPERTY_DET'. It contains two columns of input fields. The left column includes: 'New Property Type' (dropdown with 'No' selected), 'Property Type', 'Description', 'Building Name', 'Builder Name', 'Project Name', 'Wing Name', 'District/Area', 'Area In Other Country', 'Plot Number', 'Lot Number', 'Property Status', 'Property Area', 'Property Usage', and 'Property Area In'. The right column includes: 'Date of Completion', 'Title Deed Number', 'Registration On Name Of', 'Reg#', 'Registration Date', 'Title Deed Issue Date', 'Title Deed Issue From', 'Villa/Apartment Number', 'Building compound Name', 'Street Name', 'Post Box Number', 'Emirate', 'Area In Emirate', 'City', 'Country', and 'Mortgage Degree'. At the bottom of the form, there are two sections: 'Amount Details' (with 'Currency' field) and 'Insurance Details' (with 'Insurance Company' field). A blue footer bar at the bottom right contains 'Ok' and 'Exit' buttons.

Specify the following details:

Property Details

New Property Type

Select the new property type from the drop-down list. The options are as follows:

- Yes
- No

Property Type

Specify the property type.

Description

Specify the description of the property.

Building Name

Specify the name of the building.

Builder Name

Specify the name of the builder.

Project Name

Specify the name of the project.

Wing Name

Specify the wing name.

District/Area

Specify the district or area details.

City

Specify the city where the property is located. Alternatively you can select the city from the option list. The list displays all the valid values.

Area In Other Country

Specify the area in other country.

Plot Number

Specify the plot number.

Lot Number

Specify the Lot number.

Property Status

Specify the status of the property.

Property Area

Specify the area of the property.

Property Usage

Specify the usage of the property.

Property Area In

Specify the property area in details.

Date of Completion

Specify the date of completion.

Title Deed Number

Specify the title deed number.

Registration On Name Of

Specify the registration on name of details.

Reg#

Specify the registration number,

Registration Date

Specify the date of registration.

Title Deed Issue Date

Specify the title deed issue date.

Title Deed Issue From

Specify the title deed issue from.

Villa/Apartment Number

Specify the villa or apartment number.

Building compound Name

Specify the building compound name.

Street Name

Specify the name of the street.

Post Box Number

Specify the post box number.

Emirate

Specify the emirate details.

Area In Emirate

Specify the area in emirate.

City

Specify the city.

Country

Specify the country

Mortgage Degree

Specify the mortgage.

Amount Details**Currency**

Specify the currency code.

Requested Amount

Specify the requested amount.

Down Payment Amount

Specify the Down Payment amount.

Valuation

Specify the valuation details.

Insurance Value

Specify the insurance value.

Asset Finance Amount

Specify the asset finance amount.

Insurance Details**Insurance Company**

Specify the insurance company.

Insurance Paid By

Specify the insurance paid by details.

Premium Amount

Specify the premium amount.

Insurance Name

Specify the insurance name.

Expiry Date

Specify the date of expiry.

Property Management**Company Name**

Specify the company name.

Managed By

Specify the name of the person manages the property.

Contact Person

Specify the contact person details.

Contact Number

Specify the contact number.

Vendor Details**Vendor Code**

Specify the vendor code.

Vendor Name

Specify the name of the vendor.

Property Evaluation Details**Evaluation Name**

Specify the evaluation name.

Evaluation Value

Specify the evaluation value.

Evaluation Date

Specify the date of evaluation.

Property Vendor Details**Vendor Type**

Specify the vendor type.

Vendor Code

Specify the code of the vendor.

Chosen By

Specify the chosen By details of the vendor.

Account Value

Specify the account value.

Account Date

Specify the account date.

Account Start Date

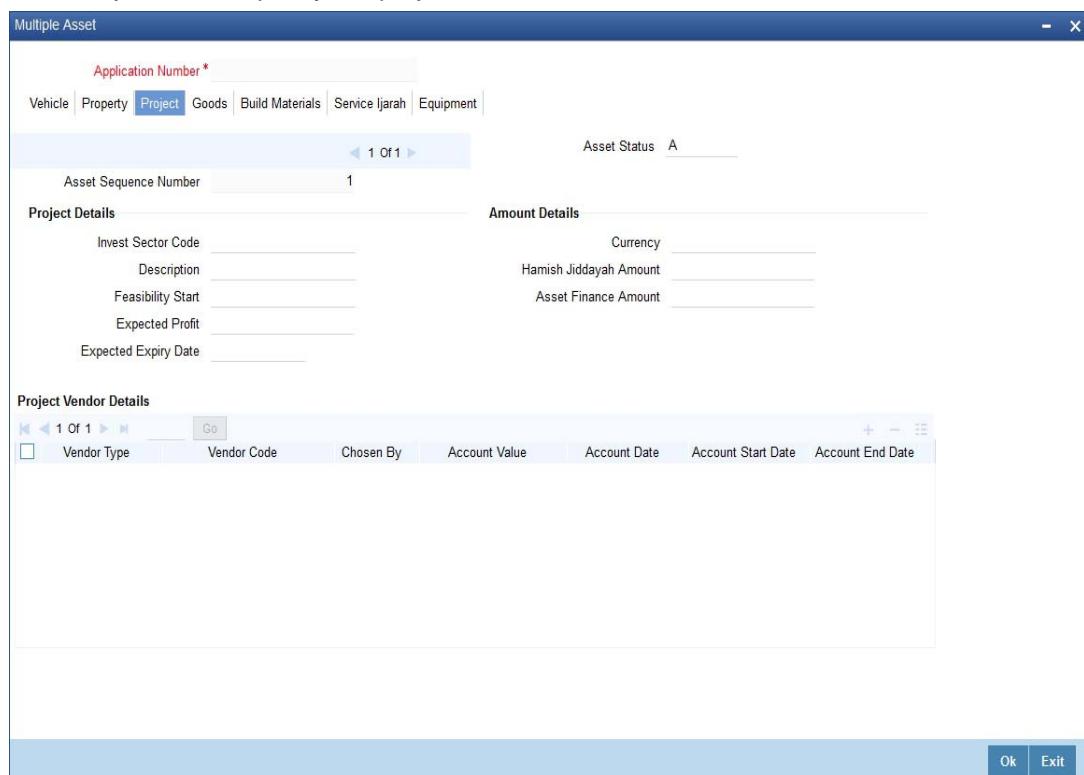
Specify the start date of account.

Account End Date

Specify the end date of the account.

2.4.36.3 Project Tab

Click 'Project' tab to specify the project details.



The screenshot shows the 'Multiple Asset' dialog box. The 'Project' tab is selected. The 'Project Details' section contains fields for Invest Sector Code, Description, Feasibility Start, Expected Profit, and Expected Expiry Date. The 'Amount Details' section contains fields for Currency, Hamish Jiddayah Amount, and Asset Finance Amount. The 'Project Vendor Details' section contains a table with columns for Vendor Type, Vendor Code, Chosen By, Account Value, Account Date, Account Start Date, and Account End Date. The table shows 1 of 1 record. The bottom right of the dialog has 'Ok' and 'Exit' buttons.

Project Details

Invest Sector Code

Specify the investor sector code.

Description

Specify the description of the project.

Feasibility Start

Specify the feasibility start.

Expected Profit

Specify the expected profit.

Expected Expiry Date

Specify the expected expiry date.

Amount Details

Currency

Specify the currency code.

Down Payment Amount

Specify the Down Payment Amount.

Asset Finance Amount

Specify the asset finance amount.

Project Vendor Details

Vendor Type

Specify the type of vendor.

Vendor Code

Specify the vendor code.

Chosen By

Specify the chosen by details of the project vendor.

Account Value

Specify the account value.

Account Date

Specify the date of account.

Account Start Date

Specify the account start date.

Account End Date

Specify the account end date.

2.4.36.4 Goods Tab

Click 'Goods' tab to specify the goods details.

Multiple Asset

Application Number *

Vehicle | Property | Project | **Goods** | Build Materials | Service Ijarah | Equipment

Asset Sequence Number 1 Asset Status A

1 Of 1

| Goods Details | | Amount Details | |
|----------------------|--|------------------------|--|
| Brand Code | | Currency | |
| Description | | Hamish Jiddayah Amount | |
| Quantity | | Asset Finance Amount | |
| Delinquency Location | | | |
| Delinquency Date | | | |
| Vendor Details | | | |
| Vendor Code | | | |
| Vendor Name | | | |

Ok | Exit

Goods Details

Brand Code

Specify the brand code of the goods.

Description

Specify the description of the goods.

Quantity

Specify the quantity of the goods.

Delinquency Location

Specify the delinquency location of the goods.

Delinquency Date

Specify the delinquency date of the goods.

Amount Details

Currency

Specify the currency code.

Down Payment Amount

Specify the down payment amount.

Asset Finance Amount

Specify the asset finance amount.

Vendor Details

Vendor Code

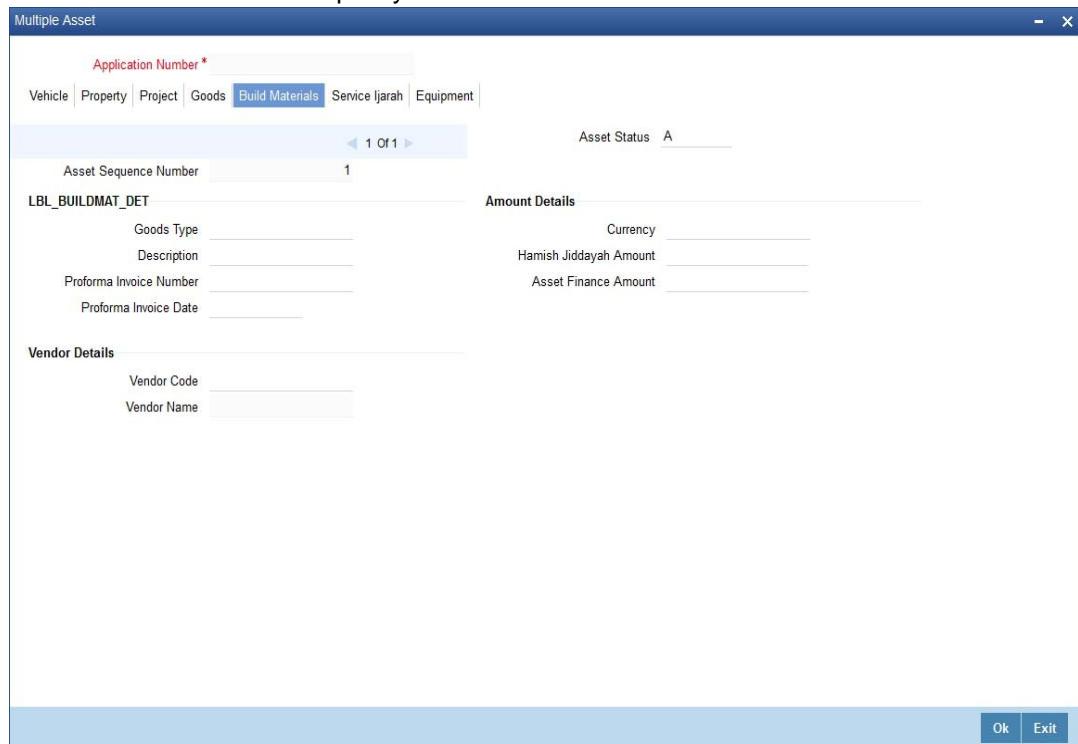
Specify the code of the vendor.

Vendor Name

Specify the name of the vendor.

2.4.36.5 Build Materials Tab

Click 'Build Material' tab to specify the build materials details.



The screenshot shows the 'Multiple Asset' dialog box. The 'Build Materials' tab is selected. The form includes fields for Application Number, Asset Sequence Number (set to 1), Asset Status (set to A), Amount Details (Goods Type, Description, Proforma Invoice Number, Proforma Invoice Date, Currency, Hamish Jiddayah Amount, Asset Finance Amount), Vendor Details (Vendor Code, Vendor Name), and buttons for Ok and Exit.

Build Materials Info

Goods Type

Specify the goods type.

Description

Specify the description of the goods type.

Proforma Invoice Number

Specify the proforma invoice number.

Proforma Invoice Date

Specify the proforma invoice date.

Amount Details

Currency

Specify the currency.

Down Payment Amount

Specify the Down Payment amount.

Asset Finance Amount

Specify the asset finance amount.

Vendor Details

Vendor Code

Specify vendor code details.

Vendor Name

Specify name of the vendor.

2.4.36.6 Service Ijarah Tab

Click 'Service Ijarah' tab to specify the service Ijarah details.

The screenshot shows the 'Service Ijarah' tab selected in a 'Multiple Asset' application window. The form is divided into several sections:

- Rent Ijarah:** Fields include Rent Location, Unit Number, Rent Plot Number, Rent Building Name, Project Name, Rent Area, Rent Emirate, Total Area, Built Up Area, No of Storey, Rent Start Date, and Rent End Date.
- Event Ijarah:** Fields include Event Type, Event Location, Event Plot Number, Event Building Name, Event Area, Event Emirate, Hotel Total Area, and Capacity.
- Educational Ijarah:** Fields include Course Name, Educational Beneficiary, Educational Start Date, and Educational End Date.
- Goods Ijarah:** Fields include Goods Type Code, Description, and Brand Code.
- Vendor Details:** Fields include Vendor Code and Vendor Name.

At the bottom right of the form are 'Ok' and 'Exit' buttons.

Rent Ijarah

Rent Location

Specify the rent location.

Unit Number

Specify the unit number.

Rent Plot Number

Specify the rent plot number.

Rent Building Name

Specify the rent building name.

Project Name

Specify the project name.

Rent Area

Specify the rent area.

Rent Emirate

Specify the rent emirate.

Total Area

Specify the total area details.

Built Up Area

Specify the built up area.

No of Storey

Specify the no of storey.

Rent Start Date

Specify the start date of the rent from the adjoining calendar.

Rent End Date

Specify the end date of the rent from the adjoining calendar.

Event Ijarah**Event Type**

Specify the event type.

Event Location

Specify the location of the event.

Event Plot Number

Specify the plot number of the event.

Event Building Name

Specify the event building name.

Event Area

Specify the even area.

Event Emirate

Specify the event emirate.

Hotel Total Area

Specify the total area of the hotel.

Capacity

Specify the capacity details.

Educational Ijarah**Course Name**

Specify the name of the course.

Educational Beneficiary

Specify the beneficiary of the education.

Educational Start Date

Specify the start date of the education from the adjoining calendar.

Educational End Date

Specify the end date of the education from the adjoining calendar.

Goods Ijarah

Goods Type Code

Specify the code of the goods type.

Description

Specify the description of the goods.

Brand Code

Specify the brand code details.

Quantity

Specify the quantity of the goods.

Delinquency Location

Specify the delinquency location.

Delinquency Date

Specify the date of delinquency.

Medical Ijarah

Medical Beneficiary

Specify the medical beneficiary.

Medical Start Date

Specify the medical start date from the adjoining calendar.

Medical End Date

Specify the medical end date from the adjoining calendar.

Vendor Details

Vendor Code

Specify the vendor code.

Vendor Name

The system displays the name of the vendor.

Amount Details

Currency

Specify the currency code.

Down Payment Amount

Specify the Down Payment amount.

Asset Finance Amount

Specify the asset finance amount.

2.4.36.7 Equipment Tab

Click 'Equipment' tab to specify the equipment details.

Multiple Asset

Application Number *

Vehicle | Property | Project | Goods | Build Materials | Service Ijarah | **Equipment**

Asset Sequence Number 1 Asset Status A

Equipment Details

| | |
|--------------------|------------------------|
| Owner | Amount Details |
| Description | Currency |
| Engine Number | Hamish Jiddayah Amount |
| Equipment Location | Asset Finance Amount |
| Street | Vendor Details |
| Area Code | Vendor Code |
| City Code | Vendor Name |
| Country | |

LBL_SALE_DET

| |
|----------------|
| Sell Date |
| Invoice Number |
| Invoice Date |

Equipment Evaluation Details

| | | |
|--|------------------|-----------------|
| 1 Of 1 | Go | |
| <input type="checkbox"/> Evaluation Name | Evaluation Value | Evaluation Date |

Ok | Exit

Equipment Details

Owner

Specify the owner of the equipment.

Description

Specify the description of the equipment.

Engine Number

Specify the engine number of the equipment.

Equipment Location

Specify the location of the equipment.

Street

Specify the street details of the equipment is located.

Area Code

Specify the area code of the equipment.

City Code

Specify the city code of the equipment.

Country

Specify the country code of the equipment.

Amount Details

Currency

Specify the currency code.

Down Payment Amount

Specify the Down Payment amount.

Asset Finance Amount

Specify the asset finance amount.

Vendor Details**Vendor Code**

Specify the vendor code.

Vendor Name

The system displays the name of the vendor.

Sales Info**Sell Date**

Specify the sell date from the adjoining calendar.

Invoice Number

Specify the invoice number.

Invoice Date

Specify the invoice date from the adjoining calendar.

Equipment Evaluation Details**Evaluation Name**

Specify the evaluation name.

Evaluation Value

Specify the evaluation value.

Evaluation Date

Specify the evaluation date.

2.5 Manual Liquidation

This section contains the following topics:

- [Section 2.5.1, "Capturing Manual Liquidation Details"](#)
- [Section 2.5.2, "Payment Details Tab"](#)
- [Section 2.5.3, "Penalty Rates Tab"](#)
- [Section 2.5.4, "Check List Tab"](#)
- [Section 2.5.5, "Specifying Events Details"](#)

2.5.1 Capturing Manual Liquidation Details

If the disbursement has happened and the user has rejected the offer, then you can liquidate the contract manually. For liquidation, full disbursed amount should be selected. You can invoke this screen by typing 'ORDCTWML' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button

Specify the following details:

Application Number

The system displays the application number.

Application Branch

The system displays the application branch.

Branch Code

The system displays the branch code.

Account

The system displays the account number.

Application Date

The system defaults the application initiation date.

Status

The system defaults the application status based on the current stage of the process.

Product

The system displays the product based on the facility selected.

Product Description

Give a brief description on the product.

Application Priority

Select application priority from the adjoining drop-down list. The options available are:

- Low

- Medium
- High

Customer Id

Specify the customer ID. Alternatively, you can select the customer ID from the option list. The list displays the valid customer ID maintained in the system.

Event Sequence Number

Specify the event sequence number.

2.5.2 Payment Details Tab

Click the 'Payment Details' tab to capture payment details.

Value Date

Select the value date from the adjoining calendar.

Execution Date

Select the date of execution of payment from the adjoining calendar.

Limit Date

Select the limit date from the adjoining calendar.

Main Interest Rate

The system displays the main interest rate.

Mudarabah

Gross Profit

Specify the gross profit.

Excess Profit

Specify the excess profit.

Customer Incentive

Specify the customer incentive.

Bank Profit

Specify the bank profit.

External Reference

The system displays the external reference number.

Narrative

Specify comments if any.

Payment Details**Reversed**

Check this box to indicate the settlement is reversed.

Payment Mode

Select the payment mode from the drop-down list. The options are as follows:

- Account
- Cash/Teller
- Clearing
- Instrument
- Electronic Pay Order
- Credit Card
- Debit Card
- External Account
- Internal Cheque

Settlement Currency

The system displays the settlement currency.

Settlement Amount

Specify the settlement amount.

Financing Currency Equivalent

Specify the financing currency equivalent.

Original Exchange Rate

The system displays the original exchange rate.

Exchange Rate

Specify the current exchange rate.

Settlement Branch

Specify the settlement branch code. Alternatively, you can select the branch code from the option list. The list displays all the valid branch code maintained in the system.

Settlement Account

Specify the settlement account number. Alternatively, you can select the account number from the option list. The list displays all the valid account number maintained in the system.

Account Description

The system displays the account description.

Settlement Product

Specify the settlement product.

Instrument Number

Specify the instrument number.

End Point

This system defaults the end point maintained in the clearing system.

Card Number

Specify the card number.

External Account Number

Specify the external account number.

External Account Name

Specify the external account name.

Clearing Bank

Specify the clearing bank code. Alternatively, you can select the clearing bank code from the option list. The list displays all the valid bank code maintained in the system.

Clearing Through Branch

Specify the branch code through which the clearing has to take place.

Sector Code

Specify the sector code. Alternatively, you can select the sector code from the option list. The list displays all the valid sector code maintained in the system.

Routing No

Specify the routing number.

Settlement Reference

The system displays the settlement reference number.

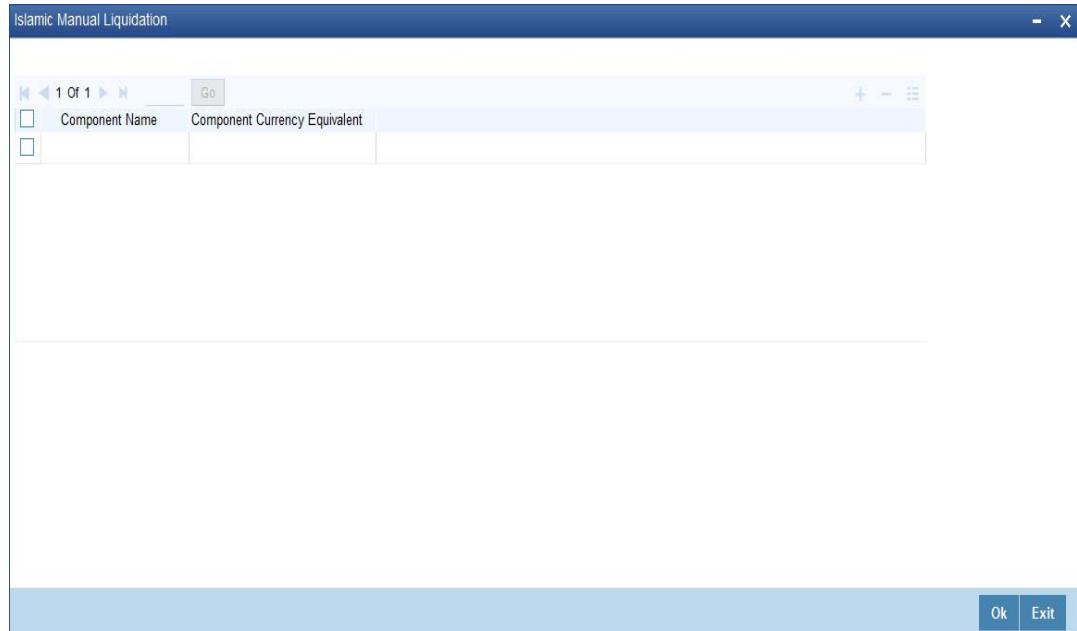
Negotiated Cost Rate

Specify the negotiated cost rate.

Negotiated Reference

Specify the negotiated reference number.

To specify Settlement Component, Click 'Settlement Component' button under the field 'Settlement Component'.



Component Name

Specify the name of the component.

Component Currency Equivalent

Specify the equivalent component currency.

Component Details

Component Name

The system displays the component name.

Currency

The system displays the currency code of the component.

Amount Due

The system displays the amount due of the component.

Adjustment Due

The system displays the adjustment date of the component.

Amount Overdue

The system displays the amount overdue of the component.

Amount Not Due

The system displays the amount not due of the component.

Amount Waived

Specify the waived amount.

Amount Capitalized

Specify the amount capitalized.

Amount Paid

Specify the amount paid.

Prepayment of Amortized Finance

Recomputation Basis

Select the recomputation basis of prepayment of amortized finance from the drop-down list. The options are as follows:

- Change Installment
- Reduce Tenor

Recomputation Effective From

The system displays the option 'Value Date' by default as recomputation effective from.

New Maturity Date

Select the new maturity date of prepayment of amortized finance from the adjoining calendar.

Next Schedule Date

Select the next schedule date of prepayment of amortized finance from the adjoining calendar.

Old Maturity Date

Select the old maturity date of prepayment of amortized finance from the adjoining calendar.

Prepayment of Simple Finance

Recomputation Basis

Select the recomputation basis of prepayment of simple finance from the drop-down list. The options are as follows:

- Change Installment
- Reduce Tenor

New Maturity Date

Select the new maturity date of prepayment of simple finance from the adjoining calendar.

Old Maturity Date

Select the old maturity date of prepayment of simple finance from the adjoining calendar.

2.5.3 Penalty Rates Tab

Click the 'Penalty Rates' tab to capture penalty rates details.

Manual Liquidation

| | | | | | | | |
|--|--|-------------------------|---|---------|-------|---|------|
| Workflow Reference # | Priority <input type="button" value="Low"/> | | | | | | |
| Application Number | Application Date | Application Priority | | | | | |
| Application Branch | Status <input type="button" value="Manual Liquidation"/> | Low Medium High | | | | | |
| Branch Code * | Product | Customer Id | | | | | |
| Account * | Product Description | Event Sequence Number * | | | | | |
| <input type="button" value="Payment Details"/> <input type="button" value="Penalty Rates"/> <input type="button" value="Check List"/> | | | | | | | |
| Penalty Rates <input type="button" value="Go"/> <input type="button" value="1 Of 1"/> <input type="button" value="+"/> <input type="button" value="-"/> <input type="button" value="..."/> <input type="checkbox"/> Effective Date User Defined Element Name User Defined Element Value | | | | | | | |
| Events <table border="1"> <tr> <td>Previous Remarks</td> <td>Remarks</td> <td>Audit</td> <td>Outcome <input type="button" value=""/></td> <td>Exit</td> </tr> </table> | | | Previous Remarks | Remarks | Audit | Outcome <input type="button" value=""/> | Exit |
| Previous Remarks | Remarks | Audit | Outcome <input type="button" value=""/> | Exit | | | |

Effective Date

Select the effective date of penalty rates from the adjoining calendar.

User Defined Element Name

The system displays the user defined element name.

User Defined Element Value

Specify the user defined element value.

2.5.4 Check List Tab

Click the 'Check List' tab to capture check list details.

Manual Liquidation

| | | | | | | | | |
|---|--|---|---|-------------------------------------|------------------------------------|---|-------------------------------------|--|
| Workflow Reference # | Priority <input type="button" value="Low"/> | | | | | | | |
| Application Number | Application Date | Application Priority | | | | | | |
| Application Branch | Status <input type="button" value="Manual Liquidation"/> | <input type="radio"/> Low <input type="radio"/> Medium <input type="radio"/> High | | | | | | |
| Branch Code * | Product | Customer Id | | | | | | |
| Account * | Product Description | Event Sequence Number * | | | | | | |
| Payment Details Penalty Rates Check List | | | | | | | | |
| Check List <table border="1"> <tr> <td><input type="radio"/></td> <td>Description</td> <td>Checked</td> </tr> <tr> <td colspan="3"> <input type="button" value="1 Of 1"/> <input type="button" value="Go"/> </td> </tr> </table> | | | <input type="radio"/> | Description | Checked | <input type="button" value="1 Of 1"/> <input type="button" value="Go"/> | | |
| <input type="radio"/> | Description | Checked | | | | | | |
| <input type="button" value="1 Of 1"/> <input type="button" value="Go"/> | | | | | | | | |
| Remarks <table border="1"> <tr> <td>Remark 1</td> <td>Remark 6</td> </tr> <tr> <td>Remark 2</td> <td>Remark 7</td> </tr> </table> | | | Remark 1 | Remark 6 | Remark 2 | Remark 7 | | |
| Remark 1 | Remark 6 | | | | | | | |
| Remark 2 | Remark 7 | | | | | | | |
| Events <table border="1"> <tr> <td>Previous Remarks</td> <td>Remarks</td> <td><input type="button" value="Add"/></td> <td>Outcome <input type="button" value=""/></td> <td><input type="button" value="Exit"/></td> </tr> </table> | | | Previous Remarks | Remarks | <input type="button" value="Add"/> | Outcome <input type="button" value=""/> | <input type="button" value="Exit"/> | |
| Previous Remarks | Remarks | <input type="button" value="Add"/> | Outcome <input type="button" value=""/> | <input type="button" value="Exit"/> | | | | |

Description

Specify the description for the checklist.

Checked

Check this box to select the checklist.

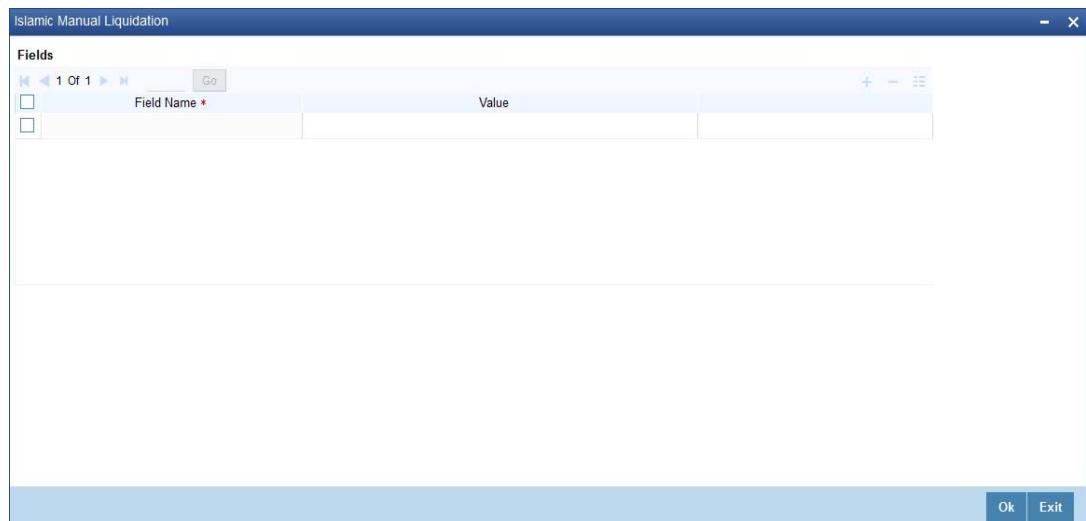
Remarks

Remark 1 to 10

Specify remarks if any for the checklist.

2.5.5 Specifying Events Details

Click the 'Events' button to capture events details.



Fields

Field Name

The system displays the field name.

Value

Specify the value of the event. Alternatively, you can select the value from the option list. The list displays all the valid values maintained in the system.

3. Reports

This chapter deals with the various BIP Reports that are available for the Corporate Financing process.

This chapter contains the following topics:

- [Section 3.1, "BIP Reports"](#)

To generate any of these reports go to Task tab, Under Origination menu, choose Reports. A list of reports in Origination module will be displayed. You can choose to View or Print the report on clicking of the particular report. The selection options that you specified while generating the report are printed at the beginning of every report.

3.1 BIP Reports

This section contains the following topics:

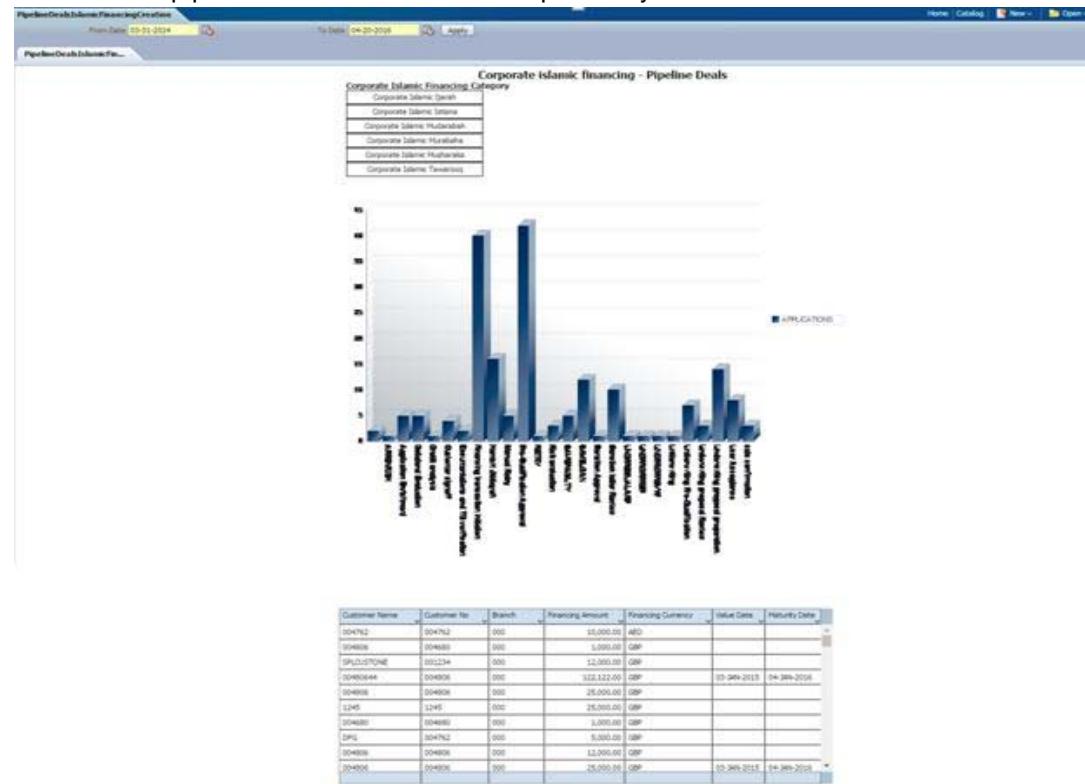
- [Section 3.1.1, "Pipeline Deals"](#)
- [Section 3.1.2, "Approved Deals Over a Period"](#)
- [Section 3.1.3, "Trend Analysis Over a Period"](#)

3.1.1 Pipeline Deals

This BIP report will allow the user to view the pipeline deals which are waiting for approval. It includes the tasks which are available in Pipeline Stages.

3.1.1.1 Pipeline Deals

In the interactive BIP report Pipeline Deals, the system displays the summary of the tasks based on the pipeline deals available in the specified years.



Header

The header carries the report title, From Date and To Date.

Body of the Report

The following details are displayed in the report:

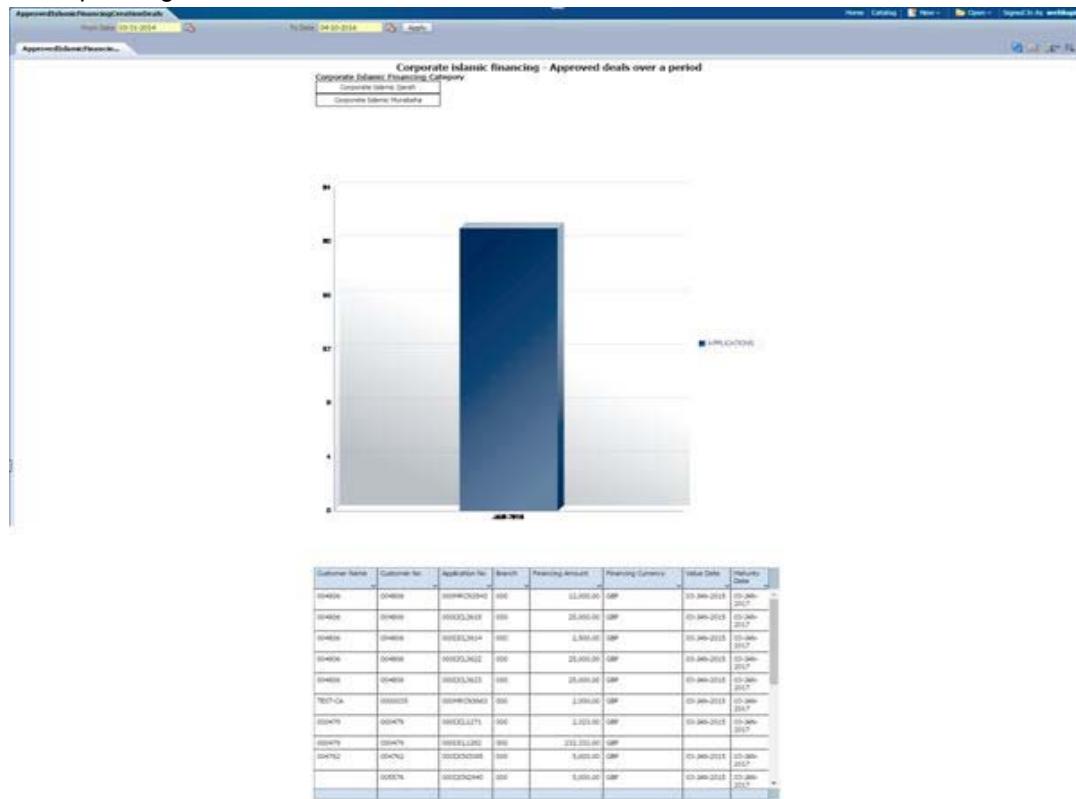
| Field Name | Description |
|-----------------------|---|
| First Section | |
| From Date | The date from when the amount is financed. |
| To Date | The date till when the amount is financed. |
| Second Section | |
| Customer Name | The name of the customer who has requested for the finance. |
| Customer No | The customer reference number. |
| Branch | The branch code for the amount financed. |
| Financing Amount | The financing amount. |
| Financing Currency | The financing currency. |
| Value Date | The value date of the amount financed. |
| Maturity Date | The maturity date of the amount financed. |

3.1.2 Approved Deals Over a Period

You can view the list of tasks which are approved over a specified period in 'Approved Deals Over a Period' report.

3.1.2.1 Approved Deals Over a Period

In the interactive BIP report Approved Deals Over a Period, the system displays the task counts which are performed over the specific year. You can click each month to view the corresponding task details.



Header

The header carries the report title, From Date and To Date.

Body of the Report

The following details are displayed in the report:

| Field Name | Description |
|-----------------------|---|
| First Section | |
| From Date | The date from when the amount is financed. |
| To Date | The date till when the amount is financed. |
| Second Section | |
| Customer Name | The name of the customer who has requested for the finance. |
| Customer No | The customer reference number. |
| Application No | The application number of the amount financed. |
| Branch | The branch code for the amount financed. |

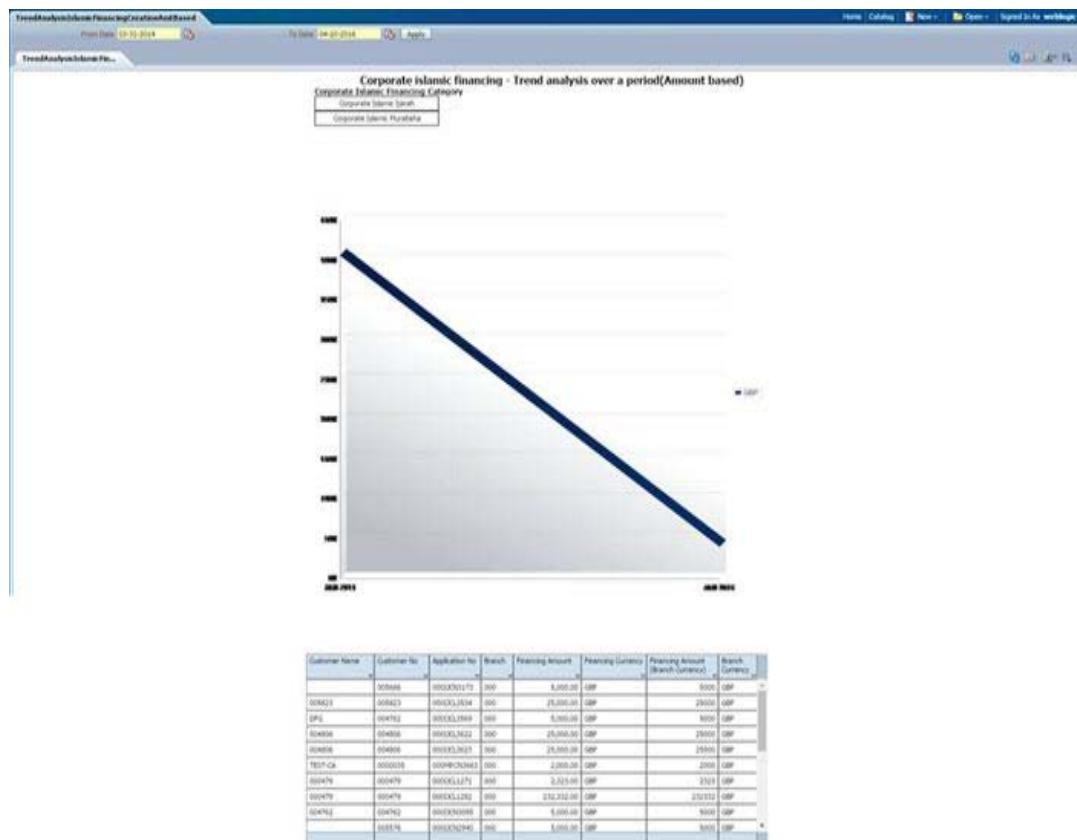
| Field Name | Description |
|--------------------|---|
| Financing Amount | The financing amount. |
| Financing Currency | The financing currency. |
| Value Date | The value date of the amount financed. |
| Maturity Date | The maturity date of the amount financed. |

3.1.3 Trend Analysis Over a Period

You can view the list of tasks which are approved over a specified period of time frame in 'Trend Analysis Over a Period' report. It is an amount based report. The user can view the finance amount which is booked over different currency.

3.1.3.1 Trend Analysis Over a Period based on Amount

In the interactive BIP report Trend Analysis Over a Period, the system displays the summary of transactions which are performed over the specific years based on the amount.



Header

The header carries the report title, From Date and To Date.

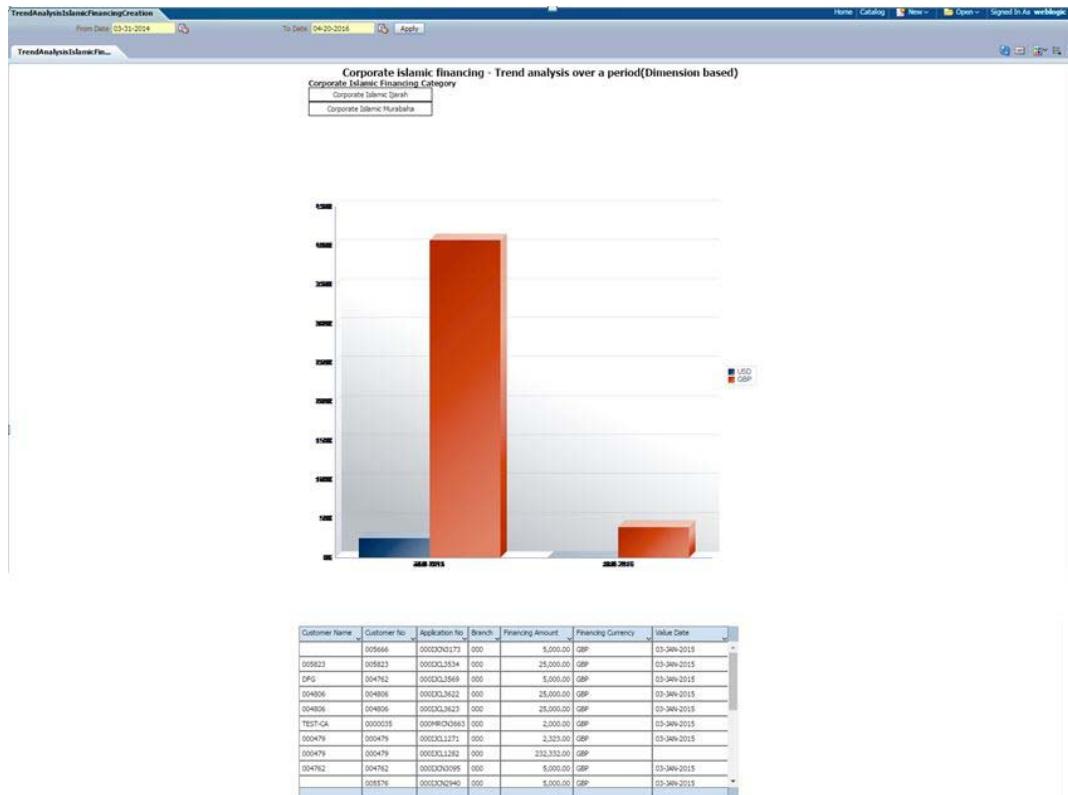
Body of the Report

The following details are displayed in the report:

| Field Name | Description |
|------------------------------------|---|
| First Section | |
| From Date | The date from when the amount is financed. |
| To Date | The date till when the amount is financed. |
| Second Section | |
| Customer Name | The name of the customer who has requested for the finance. |
| Customer No | The customer reference number. |
| Application No | The application number of the amount financed. |
| Branch | The branch code for the amount financed. |
| Financing Amount | The financing amount. |
| Financing Currency | The financing currency. |
| Financing Amount (Branch Currency) | The financing amount in branch currency. |
| Branch Currency | The branch currency. |

3.1.3.2 Trend Analysis Over a Period based on Dimension

In the interactive BIP report Trend Analysis Over a Period, the system displays the summary of transactions which are performed over the specific years based on the dimension.



Header

The header carries the report title, From Date and To Date.

Body of the Report

The following details are displayed in the report:

| Field Name | Description |
|-----------------------|---|
| First Section | |
| From Date | The date from when the amount is financed. |
| To Date | The date till when the amount is financed. |
| Second Section | |
| Customer Name | The name of the customer who has requested for the finance. |
| Customer No | The customer reference number. |
| Application No | The application number of the amount financed. |
| Branch | The branch code for the amount financed. |
| Financing Amount | The financing amount. |

| Field Name | Description |
|--------------------|----------------------------------|
| Financing Currency | The financing currency. |
| Value Date | The value date of the financing. |

4. Function ID Glossary

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| o | ORDCTWML | 2-100 |
| | ORDCTWIN | 2-13 |